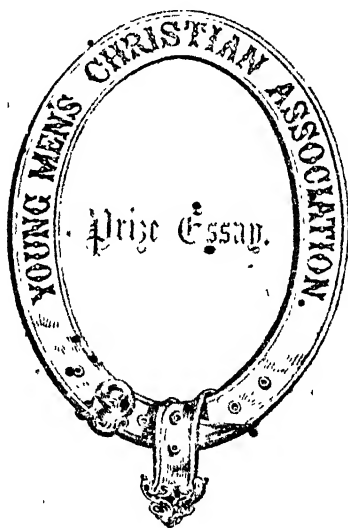


BUSINESS:

AS IT IS, AND AS IT MIGHT BE.

BY JOSEPH LYNDALL.



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ADJUDICATION.

WE, the undersigned, having been requested to decide on the comparative merits of certain Essays "On the Evils of the Present System of Business, and the Difficulties they present to the Attainment and Development of Personal Piety, with Suggestions for their Removal," do hereby declare and adjudge, that the first prize is due to the author of the Essay bearing the motto "Judex damnatur;" the second, of that bearing the motto "Nil desperandum, et labor omnia vincit;" and the third, of that bearing the motto "All Sin is practical Atheism."

(Signed),

RICHARD BURGESS,

CHARLES STOVE,

THOMAS BINNEY,

GEORGE HITCHCOCK.

AUGUST, 1853

P R E F A C E.

IN the year of the Great Exhibition, a Lady, who sympathised with the efforts of the Young Men's Christian Association, placed the sum of One Hundred Guineas at the disposal of the Committee, with a view to the encouragement of Young Men to write on the practical impediments which the present system of business presents to Godliness.

It was determined to offer Prizes of Fifty Guineas, Thirty Guineas, and Twenty Guineas, respectively, for the three best Essays "On the Evils of the Present System of Business, and the Difficulties they present to the Attainment and Development of Personal Piety, with Suggestions for their Removal."

In the original advertisement, it was stated, that only young men engaged in commercial pursuits, whose age should not exceed thirty-six years, were eligible to compete for these prizes.

The following Essay is the one selected, out of forty-six, as the best; and to the Author of which, the First Prize of Fifty Guineas was awarded. It is now published by the Committee, with the earnest desire, that it may in some degree assist in bringing the business of daily life into a rightful allegiance and subjection to the Religion of Christ.

YOUNG MEN'S CHRISTIAN ASSOCIATION.

7, *Gresham Street*.

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BUSINESS:

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CHAPTER I.

THE PHYSICAL EVILS OF THE PRESENT SYSTEM OF BUSINESS.

I. LATE HOURS.—II. OVER-APPLICATION.—III. NEGLECT OF EXERCISE.

I.—LATE HOURS.—In an age fruitful in philanthropic efforts, the interests of those who constitute the working corps of our commercial service have not been forgotten. Perhaps there is no fact more encouraging to the well-wisher of his race, than that the public mind of England should have, of late years, so largely interested itself in the question of social improvement. A change, gradual and noiseless, has passed over the national sentiment. War, with all its "pomp, pride, and circumstance," has fallen in popular estimation. In this nineteenth century the idea is prevalent, that the questions which most deeply concern us cannot be decided by the sword.

How can human life be best guarded, and our duties to our Maker and to each other be best discharged? are considerations of the highest moment to rational beings. Happily, they already engage in their solution the best hearts and intellects of England: this is the abiding glory of our country. This interest taken in the cause of social advancement has not been merely theoretic. To enumerate the practical forms that modern philanthropy has taken is unnecessary. Its operations have been carried, by the spirit of Christian energy and love, into the darkest recesses of human suffering; and if, in some instances, the immediate

results seem inadequate to the efforts put forth: we must wait patiently for the harvest. Benevolent action has not been directed only to the more sombre phases of human misery, but to the lesser evils, which, though not very remarkable to an indifferent observer, exert a noxious influence. Among these, late business hours is one of the most hurtful. The attempts recently made to remedy this evil have met with considerable success. Much, however, remains to be done. For though some of the largest and most respectable houses close at an early hour in the evening, it is matter for regret that their example is not more generally followed, especially in the suburbs of London. Enough has certainly been said and written on this subject, to shew the deadly evils resulting from the late hour system. Ignorance of its lamentable consequences, cannot now be pleaded as an excuse for giving it support. A rudimentary knowledge of physiology, with common observation, will suffice to enlighten any one on this point.

The stoical philosophy, which favored the notion of the perfect independence of the soul relatively to all the states of the body and accidents of life, has been modified by experimental science, and juster views of human nature. The idea of disengaging the intellectual faculty from the other powers, and enthroning it above the influence of the sorrows or joys of our condition here, appears unnatural both from reason and from experience. On every hand, unseen as well as visible influences act upon us; we do not and cannot exist in a state of mental isolation.

The intimate connexion subsisting between the soul and the body renders their reciprocal action a study of the highest moment. Nor should we pause in this enquiry, because of the presumptuous and irrational theories which obstruct our path. These lions in the way will vanish at the touch of truth. The humbly-gifted enquirer, who seeks after wisdom with a docile spirit, and looks for guidance to the Source of all intelligence, may achieve discoveries denied to a more highly cultivated mind, which commits itself to the ocean of knowledge without chart or compass.

The intimacy of the relation between the soul and the body is proved by every one's experience, although man has not yet been able to explain this union, and perhaps never will be. Our grand object should be, so to use the body, as to render it a worthy temple for its immortal inhabitant; so to control and employ its powers, as to preserve it "holy and acceptable" in the sight of its Maker. This is not simply our interest, it is a religious duty. How far is this duty fulfilled in this highly civilized age? The

haggard and care-worn features of the thousands of inhabitants who throng our crowded cities suggest a mournful reply. Consumption numbers its victims by thousands amongst the toiling multitudes of our large towns. What other result could indeed be looked for, where the tedious and harassing cares of business are carried far into the night? A kind Providence designed the hours of darkness for repose; and if we violate the law, we must incur the penalty. The simplicity of the means employed for recruiting the exhausted powers of the body, has excited the admiration of all who delight in studying the works of God. Poets have made sleep and its rich blessings the theme of their songs; and they have done well to recall men from that neglect of repose, which is so marked a feature of modern society. How just, and how practically useful, is the eulogium of Shakspeare!—

Sleep, that knits up the ravell'd sleeve of care,
The death of each day's life, sore labour's lath,
Balm of hurt minds, great Nature's second course,
Chief nourisher in life's feast!

He who, in the pursuit of either pleasure or business, despises this nourisher, will find, in time, that he has paid a grievous price for his enjoyments or his gains.

When awakened to a sense of his error by a breaking constitution, it may be only to find that he has awaked too late. How many youths, who left their rural homes in the vigour of strong health—the objects of parental love and admiration—have, after but a few years' hard conflict in the battle of life, returned only to die.

Our climate is accused of fostering an evil, which is, rather, the natural result of a system of business, demanding from the employed from fourteen to sixteen hours of daily toil. The inhumanity of exacting this excessive labour is not more obvious than its impolicy. Every man conversant with commercial life is aware of the possibility of running through the routine of duty apparently with strict exactness, yet in a spirit of indifference, which, to a great extent, negatives the value of the services rendered. Beyond mere mechanical employment, little effective work is done, unless the worker enters upon his duty with interest and resolution. Men may be compelled, under the influence of fear, to put forth even the immense exertions, of which the Egyptian pyramids and the engineering works by Ali Pasha are records; but the free man will ever be a superior worker to the slave. Compulsion may produce a species of spasmodic activity, but this bears only the same relation to healthful action that the

contortions of a galvanised body do to the supple, and graceful movements of unforced nature.

The great conqueror of difficulties is a ready will; and it should be the study of all who exercise official control over their fellow-men, to lead them to perform their duties in an earnest and cheerful spirit. To attain this object, moderation must be observed in the hours devoted to business; for, however enthusiastically a young man may prosecute the labours of a new position, night-employment, in unstringing the nerves, will in time render him indifferent to the interests both of his employer and of himself. This is one of the many ways in which our Merciful Father chastises the contempt of his all-wise and beneficent arrangements.

How large a part of the disease and wretchedness of society is directly traceable to the perversity and sinfulness of man! The voice of his Maker, speaking in the laws of the natural world, warns from their transgression, and whispers to man, from mountain and from dale, that God is love. But he hears not, or hearing, disobeys; and when under the chastening rod, murmurs at a just and wise Providence.

We have been endowed with reason, that we may make a proper use of this noble mansion, the world. Its fertile bosom pours forth sustenance for all its inhabitants; and the time has been when it was destined for the abode of a perfectly happy and virtuous race. Even now, in the system of the universe, it remained as an "Archangel ruined, and the excess of glory obscured." Its pristine loveliness lingers in its fields and groves, as though loth to leave a scene where God has done so many mighty works.

Its moral scenes seem already to catch the dawning light of a brighter day, the era of man's moral restoration. With what jealous care should we guard against impeding the advent of the desired period. The progress of civilization calls for increased vigilance in defence of the truthful and the good, so that philanthropy may not be extinguished by a dull materialism.

The question, whether men shall work one hour a day longer or not, is one of incalculable importance in relation to the moral condition of society. It may require the lapse of years to make the difference in the results evident; but at last it will be indisputably apparent. It is by slow and silent processes that the operations of nature proceed; the effort of to-day conducing to an effect to be consummated a thousand years hence. The like is observed in our bodily frame; exertion, harmless perhaps

when seldom put forth, becomes fatal by repetition : and the evil advances in an ever-increasing ratio.

Some constitutions, of iron texture, appear to suffer little or nothing from the effects of late business hours ; but with the general mass, slow but certain destruction follows them. On this point, the remarks of Dr. Moore, a thoroughly competent authority, merit serious attention : " Many shopmen and apprentices are confined behind the counter fourteen or fifteen hours a day, in impure air and ceaseless worry. Night arrives, but they toil on till ten, or eleven, with flushed cheek, and fevered pulse, and heavy brow. Sleep and work are their only lawful engagements, if we may judge from the requirements of the comfortable master, who at an early hour retires from care and business to the enjoyment of the country, or the social blessings of the parlour or the drawing-room. And is it then surprising that consumption, decay, and death, should be more busy among the denizens of towns than of rural hamlets ?

————— With the year
Seasons return ; but not to them returns
The sight of vernal bloom, or summer's rose,
Or flocks, or herds ; but cloud instead.

Is it, then, a wonder that so many of such should wither in soul as they droop in body, and yield their spirits to the seduction of any debauchery which may serve occasionally to diversify the stale monotony of their doom ? Life should be a power of enjoying the body and soul in pursuits congenial to the faculties of both. *Those who wear out their clerks and apprentices with constant devotion to Mammon, are answerable for a great deal of licentiousness and Sabbath-breaking.** Such considerations should induce Christian men to see that their hands are pure in this matter. Can a true disciple of Christ retain in his breast the spirit of the extortioner and the unjust ? " He that loveth not his brother whom he hath seen, how shall he love God whom he hath not seen ? " The religious public have the power to abolish the late-hour system. Their direct influence as customers is great ; and, in addition, they exert that moral power which always accompanies goodness.

The middle class have no excuse for making purchases on the Saturday night. Nothing but extreme thoughtlessness could lead them to this practice. It may seem harmless at first sight ; but, regarded in its consequences, it is perilous to the bodies and souls of thousands.

* " The Use of the Body in Relation to the Mind," p. 397.

It is too often forgotten, at least practically, that Christianity requires the consecration of the *whole* life. It does not merely call for the negation of vice—it demands that every action should be impregnated with a Divine principle. No thought or deed is unimportant. As in the material world, the mightiest forces appear, the most insignificant, so is it in the spiritual. Society becomes corrupted by agencies which it considers unworthy of attention.

Custom given to those shops which do not close till the Sabbath has commenced, results in loosening moral ties, and in giving a strong impetus to profligacy and irreligion. For the reform of this state of things, it is essential that the wages of the working-people should be paid at the latest on Friday evening. Till this is done, no great amendment can be expected. At present, the force of all appeals for improvement is weakened; it being difficult to censure men for following a line of action which the misconduct or thoughtlessness of others compels them to pursue. Is it seemly, that, in a professedly Christian country, the evening preceding the Sabbath should be marked above others by its scenes of drunkenness and riot? Let the reader on a Saturday night walk through the more crowded districts of the metropolis, and of our large provincial towns, and he will see and hear enough to awaken the most mournful reflections. The moral darkness of those scenes will, when his mind reverts to them, throw a gloom over his gayer moments. He will reflect how blank and desolate would be the prospect of humanity, if left to grope its way to the light of day; and, however hopeful, he could not but despair of man's ever stemming the tide of misery on which the bark of human life is so roughly tossed—if he did not recall the fact, that a Being, as beneficent as He is all-powerful controls, all, with perfect wisdom, and that it would be treason to the Majesty of Heaven to doubt that truth and love shall ultimately reign on the earth.

II.—OVER-APPLICATION.—In noticing the evil of over-application, we would remark, that we use this term to denote that total absorption of the mind in the cares of business, of which we see daily so many examples, and which is nourished by the energetic and competitive character of the age. Though more restricted in its operation than the evil we have just noticed, it is almost of equal magnitude; for it is the higher order of business-men who are most exposed to its influence.

The idle and listless, however long employed at the desk or counter, are beyond the reach of this absorption. They have

never felt the tension of severe thought. It is the enterprising and active on whom it lays its iron hand, and compels to wear its chain. It comes robed as an angel of light, and wearing the mask of duty. In its primary stage of persevering and well-regulated industry, it merits, indeed, the highest praise; but in time its demands become more imperative. The merchant finds that, on leaving the mart, he has not left there the cares and anxieties of his calling. His vessels are always in view in his mental horizon; and could his subordinates carry out his designs as skilfully as they were planned, he believes success inevitable. But he is no dreamer. He knows well, that if anything is to be gained, hard and continuous labour is necessary. His error consists in reserving no time or place sacred from the intrusion of his predominating idea. He lives a one-sided life. Not content with being industrious, he seeks to escape from repose; and even when to others he seems to be liberated from care, he is often deep in laborious calculations. To him there is no real holiday. He regards with pity those who, by indulgence in ordinary recreations, let pass the tide of fortune. No golden apples dropped in his path can arrest him in the race for opulence; and even the nobler pursuits of literature and science are esteemed by him as little better than elegant trifling. The path of aggrandizement which he treads, ever stretches before him in endless perspective; the goal of his labours being far in the unfathomable future. Oftentimes he will say, "Soul, thou hast much goods"; but always will follow the resolution to accumulate more.

Unremitting exercise of the judgment on one subject will undoubtedly result in the mastery of it, and will confer an acute perception of its proximate and remote bearings. But to produce a desirable effect on the mind itself, it is necessary that the absorbing subject should be of an elevated character. A man who should resolve to notch every second of his life on a stick, and should devote his energies to that work, would exhibit a melancholy instance of imbecility. Yet the conduct of many is, in reality, not far removed from this. The great questions affecting the well-being of man here and hereafter, are frequently unseated and thrust from the soul by a crowd of ephemeral follies. While the active engagements of business require a certain portion of time and exertion, it must be remembered, that a proper attention to our own moral and intellectual development and preservation, is demanded of us. If we sacrifice our immortal natures to lower interests, we leave

our highest duties unperformed. To sacrifice the high powers of the intellect and the affections of the heart to the embellishment of our outward, material life, is a manifest contravention of the designs of Providence.

Such conduct, it would seem, could result only from the union of a gloomy scepticism with an epicurean desire of enjoyment. Low, indeed, must be the estimate formed of his nature and destiny by one who can thus misapply the faculties of a mind, created in the image of God and fitted to be a companion of the Seraph. On the other hand, through what a falsely magnifying medium must he have viewed the ever shifting scenery of temporal things. His unwearied devotion to them, involves the denial of all access to what the world contains of beautiful or great. Nature smiling in loveliness, or clothed in the terror of the storm, neither delights nor awes him. Into the low and dark defile in which he pursues his way, no ray of intellectual glory penetrates. He has nothing akin with the spirit that bore on high the lay of Milton, and enabled Newton to read the lesson of the stars. The sum of all his enquiries is, "What shall we eat, and wherewithal shall we be clothed?"

If such considerations hold almost exclusive possession of the mind, they cramp and enfeeble its action; limiting it to "strenuous idleness." Its full vigour can never be attained, for the objects forced upon it are not conducive to its development. It were as rational to expect that the unclosed eye could encounter the sand storm without injury, as that the soul should perceive its own worth, when constantly enveloped in a whirlwind of trifles. The delicate mechanism of the bodily organ, is not more susceptible of harm than the spiritual organism. Both, to be effective, must act through mediums congenial to their natures. It would be a blessing to the world if half the attention bestowed on warding off physical disease, were devoted to mental management and control. How often have Christian men to lament errors of serious consequence, which might have been avoided had they exercised a watchful self-restraint. Man is not the plaything of capricious chance, nor a lifeless and inanimate mass, which is to be moulded by external agency into a perfect and philosophic form. He is not an impulsive instrument in the hand of his Maker, without freedom of action or thought, but is endowed with an accountable will. He is the deputed monarch of a world more glorious than that which drew tears of ambitious sorrow from Alexander. For his world has within it an immortal principle, which shall outlive

creation itself. For the proper occupation of its resources, man is immediately responsible to God. And if, from his desire to preserve unhurt his physical condition, he draws back in horror from the thought of suicide, diligently seeks antidotes to bodily disorders, zealously fortifying himself against their approach; is it reasonable to manifest a careless indifference to the improvement and elevation of his immortal spirit? This culpable neglect of their nobler part characterises the conduct of many, who are striving to conquer a position in society. The reason that might have soared high to the throne of the Eternal, scarce wings its flight above the mists of earth; and love that should have for its chief object the perfections of God, is changed into the lust for gain. All the noblest sentiments of the soul are suppressed so as to allow free and unfettered scope to the ruling passion.

The ambition of becoming an able and successful trader, may by these means be fulfilled. The victory is gained, it is true, but at a ruinous cost. All interest in things beyond this mortal stage is deadened; and here the man that prided himself on his ability to estimate the value of everything that came before him, on an acumen which could never fail to discriminate the good from the worthless, will find himself grievously mistaken. He will too late perceive that he has built his house upon the sand, and that he has pitched his tent on the descending avalanche. In a world, mortal like himself, he has resolved to set up his everlasting rest. He looks into the mine gleaming with the diamond and precious ore, and cannot raise his eyes to heaven. Professing to be guided by reason, and perhaps looking down with contempt on those not wholly immersed like himself in the cares of business, he is yet on a level with the most ignorant and inconsiderate. He chases the shadow of good, and despises the substance.

"How solid all where change shall be no more!" The soul itself suffers through its whole framework, its highest powers being either perverted or misemployed. It is a small good to place in the scale against this evil, that commercial skill has been acquired. After years of toil it is often discovered, that well-filled coffers are a poor compensation for a dwarfed understanding destined to premature decay. Nor is it to be overlooked, that over-application to business involves moral guilt. For if it be a crime to mutilate the body, is it a less iniquity to deform the mind? Nay, will not an exact account be required of the employment of all the talents entrusted to our stewardship? Is

a heart, hardened by long contact with the world, and whose affections are turned away from Him who alone can satisfy them, an object well pleasing in the sight of God? The self-seeking and the misanthropic cherish the idea, that if they do no good, they at least cause no misery to others. But a retributive justice has decreed, that he who wraps himself up in his own selfish plans, and refuses to alleviate human suffering, shall not only lack the sympathy of his fellows when most in need of it, but shall find himself ultimately arraigned at the bar of a re-proving conscience. And if he can boast with truth, as is seldom possible, that he is not the subject of habitual despondency, he is, at least, ignorant of the highest and purest happiness. He knows not the enjoyment accompanying a benevolent action, nor the harmony and quiet of the soul when it acts in unison with the Divine will.

So long as prosperity attends the schemes of the man wholly devoted to business, he will, indeed, experience a certain amount of satisfaction. But reverses and failures will reveal to him its hollowness. He will then remember that he has read of, and perhaps known, individuals in still more calamitous circumstances than himself, who have borne their misfortunes with a calm resignation, to which he is entirely a stranger. That he has seen men, long accustomed to all the elegancies and refinements of life, suddenly thrown from their position in society, and compelled to drink the cup of poverty even to the dregs, yet retaining throughout, that perfect peace which is the portion of those whose chief treasure lies beyond the earth. He heard from them no fierce denunciations of their lot. He perceives that their all was not lost. When placed himself in a like position, he succumbs to an ungovernable despair, or lapses into stupid indifference. Not unfrequently insanity is the result of this over-application to business. The records of our lunatic asylums furnish many painful instances of its baneful effects on human happiness. Variation of employment is necessary for mental health. Men who do and think most find it requisite to vary their subjects of thought. They can then perform better what they have immediately in hand, and strengthen their powers for future exertion.

There is no part of human affairs entirely distinct from the rest. Commercial and scientific knowledge are woven together into the texture of things; and all the threads of this fabric being connected, every one is important. As in the material universe, the smallest atom obeys the law of gravitation with the

same precision as the suns which give light and life to systems of worlds, so, in the intellectual microcosm, nothing relating to man is beneath attention. Each science throws light upon the other. The mind, which becomes exhausted by too close an application to one department of labour, can continue its toil with success if the object be varied. A man who travels in one narrow path, and never deviates from it, renders himself an undesirable companion to all except the few who journey the same road. He is ill-informed and un-educated. Many tradesmen must rank in this class. Yet their ignorance is self-imposed. They are willing slaves. With ample means and even leisure at their disposal, could they comprehend the "noble avarice" of time, they take no thought to inform themselves of anything beyond their own narrow sphere. Many a vacant evening hour, when they have turned off the work to their subordinates, will they consume in smoking and drinking, or in a do-nothing activity, and at the same time affect to lament an ignorance, the inconvenience of which they are sometimes made to feel. Can they be surprised, that among the liberally educated a prejudice should prevail against trade, when they see many who follow it sacrifice everything to an intense selfishness? When not even the calls of philanthropy can awake in them any sympathy for the outcast and the distressed? Nay, do not these traders, when they reflect at all, feel self-contempt on reviewing their own conduct? It is true, that the number of those who unite industry with general intelligence is on the increase; and it is also the fact, that many speak contemptuously of trade, from a ridiculous vanity which despises all labour. But this allowance being made, it is still certain, that the trading classes do not give that high place to mental cultivation to which it is entitled. Their conduct in this respect is short-sighted, having regard simply to the minor and immediate ends they have in view. Did they habitually devote a portion of each day to intellectual pursuits, they would return with freshness and redoubled vigour to the duties of their daily calling. Dr. Arnold turned his boys out of the school-room every two or three hours; he wished to make them thorough students, and he knew that to overstrain the powers of either mind or body, tends to weaken them permanently.

Thus far we have considered the result of over-application to business on the mind itself. But there is a serious phase of this question to which we have not alluded, but which, from its importance, deserves special attention. When exhaustion takes

place, a desire for stimulants often intervenes. Indulgence in these is generally at first moderate ; but unless checked by religious principle, it increases daily. The dreary stupor, at first induced by them gives place to a nervous irritability, which urges to renewed indulgence. The infatuated drinker thinks to drown anxiety and care in the wine-cup, but he finds there miseries greater than those from which he fled. The body seems to call each time for more than before to goad it to activity. The will has become weakened, and is the sport of the passions ; and the immortal man seems to sink lower in the scale of beings than the beasts of the field. He resolves, perhaps, to break the chain which he has rivetted on his own limbs. He determines the time when he will again be free. It comes ; but he is found wanting. The enemy has conquered, and no other star of hope appears to light up the desolation of his approaching doom. At last the thread of life is snapped by some of those terrible maladies engendered by his evil habits. How many, whose opening years were full of promise, have thus fallen ! But even where intoxicating drinks are not used to this fatal extent, they are yet not without danger, and should, therefore, be shunned. Generally, the bodily frame can subsist in health and vigour without them ; the cases are exceptional where even a small quantity of them is necessary. A prudent man will resolve to live independently of them when he reflects on the cases of their deplorable effects which have come within his own observation. Socrates said, " That he who wants least is most like the gods ; " and surely where moral evil *may* be the result of indulgence, nothing but strong necessity can sanction it. Some advocates of temperance have put forth on this question reprehensible statements, placing total abstinence above religion itself. Such folly results from misguided enthusiasm ; but our reprehension of it should not induce us to close our eyes to the truth, that if a man is to be morally elevated, and if human progress is to be a reality, and not merely a name, mankind must learn to curb their appetites. When wearied by the monotony of an unvarying occupation, men now too often turn for relief to physical excitement, neglecting the high and enduring enjoyment of mental pleasures.

An extended commerce, while contributing to the national wealth, may lead also to the corruption of society. A nation's greatness depends not on the amount, but on the employment and distribution of its wealth. Pre-eminence in commerce places in the hands of the people who enjoy it, the means of living more luxuriously than other nations. The world, with its riches

and glory, and its ensnaring delights, is at their feet. In their capital can be obtained the productions of all climes, and in as great perfection as on their native soil. This is the frequent boast of the patriot orator. Yet there is a darker side of the picture, at which the philanthropist is compelled to look. Is it really a national gain to be enabled to command the use of luxuries at a small cost? The eminent statist, Mr. G. R. Porter, states the expenditure of the people, in the year 1849, for ardent spirits, to have been £24,091,458. The number of persons engaged as producers, and distributors of beer, in England and Wales, is 129,073; and, in the year 1848, 209,537 persons took out licenses to deal in tobacco and snuff. The total national outlay, for all these articles, amounts annually to upwards of £57,000,000: a sum which, in fifteen years, would more than liquidate the national debt. The subtraction from the capital of the country of so large an annual sum, for the purchase of articles of a deleterious character, and which are the primary cause of much misery and destitution, is a fact which should alarm us. How far must we have wandered from nature! How thoroughly artificial must be the character of our lives! There is every reason to believe that opium, too, is now extensively used. Its effects can be best judged of by a perusal of the remarkable work of De Quincey, "Confessions of an English Opium Eater." Should the use of these narcotics increase, the time may come when the mind and body of the Englishman will dwindle away into a resemblance to the effeminate Asiatic.

The history of the world hitherto has shewn that nations, like individuals, are destined to decay and death. Of the mighty republics, before whose power the world trembled, what remains but the empty names? They have become "a schoolboy's tale—the wonder of an hour." The earth we tread is but their dust: fragments of their proudest monuments ornament our museums. Why did they fall? Is there any ground for supposing that England will share their fate? It has been said that every nation should believe itself immortal. But what good can result from belief in a fiction? It may well be doubted whether national decline can be averted until an almost universal change has taken place in man's moral nature. It is certain that the extensive use of stimulants and luxuries has ever been a primary cause of the fall of states: and thus that the pursuit of trade, which caused multitudes to have recourse to them, is punished at last. Men believe, then, that there is a moral government of the world.

It should be the aim of those who desire the improvement of their fellow men, to aid in promoting the means of rational recreation. Men must not only be shewn the error of their way, but attracted to the right path. The establishment of mechanics' institutions has done much to draw men from the tavern; and many have thus fortunately discovered where unalloyed amusement may be found. Young men, especially, who value principle, may here find an opportunity of bestowing and getting good. Instead of spending their time in idleness and dissipation, and opening up sources of self-reproach, they can recreate their minds with food that never satiates; and, in the review of their conduct, enjoy the satisfaction of an approving conscience. Now, *alas!* many pass their leisure in the corrupting air of the theatre, and add to the weariness resulting from the day's labour, by joining in scenes of debauchery and riot. In these broken cisterns they think always to find water to quench their thirst; but the time soon arrives when they contain but the sediment of remorse. The river of true happiness has higher and purer sources—it breaks forth from the very throne of God.

How unnatural and foolish is the complaint of the want of amusement, when the almost untrodden world of nature stretches in magnificence and beauty before us! when, at every point, the pioneers of science have discovered wonders which astonish and delight the soul; filling it with reverential awe for the great Being who fashioned them! He has laid this volume open before us. Shall we refuse to read? It has lessons for all. The desponding arise from the dust when they read, in the book of nature, that God is everywhere, and always mindful of His offspring. Atheism sinks abashed, as it beholds, on its page, written in heaven's purest light, "Verily there is a God." The man of piety, when wearied by the cares of business, will find refreshment and repose in contemplating the glories of the natural world. The turbulence and uneasiness which, at the close of the day too often seize upon the mind, will be hushed in peace. He will ascend to a region from whence he can behold the storm of passions raging far beneath him. The tranquillity which broods over nature at the solemn twilight hour, will steal over his soul. How trying, then, will appear the objects which excited angry contentions or disappointments during the day! He will learn how irrational it is for an heir of immortality, capable of the highest thoughts, to be fretted and alarmed by the shifting scenes of time. And, if he comprehends aright the language of nature, he will be led to supplicate its

Author for light to know His will, as revealed in His works and His word, and for strength to fulfil it in the acts of daily life. So shall the engrossing and corrupting power of the world be overcome by a divine influence.

III.—NEGLECT OF EXERCISE.—The contrast of savage and civilized life is useful in enabling us to estimate the progress made by man in science and art. We behold how mind gradually asserts its power, and by inventive skill delegates to an elaborate machinery the work at first performed by bodily labour. This change is always advancing, though not at all times with the same velocity. During the present century, the mechanical arts have advanced with astonishing rapidity; nor are there any signs that the goal has been reached. Each year witnesses the conquest of some province of nature to man's will, and the birth of some new scheme for economising labour. The tendency of these improvements is to render physical exertion less necessary, while increased watchfulness and attention are required in the management of machinery. Such employment wearies and exhausts without strengthening the bodily powers. The contrast between the railway excavator and the factory operative is sufficiently striking. But the numerous and ever-increasing class of persons in commercial states whose employment is sedentary, are those in whom the evil of the neglect of exercise is most apparent. For the most part, in outward appearance they are an ill-favoured race. The features of the younger seem to threaten a premature old age, and their bodies to be nipped in their growth. The body cannot develop itself unless its powers are brought into play; it must be educated as well as the mind: they should, in fact, proceed in their development *pari passu*. Otherwise the mind, whatever its natural strength, will express itself faintly through an enfeebled body; and where the latter is neglected, it were as natural to look for manly energy, as to expect the power of steam to be manifested by an ill-framed and unsuitable machine. Our counting-houses are seldom free from the complaints of sickness, largely caused by the sedentary nature of the employment. Diseases unknown to the active labourer are the lot of the desk-workers. The brain is weakened, the nerves and muscles being unstimulated by healthful action; and the unpurified blood creeps sluggishly through the system. The result is, that many are afflicted with a deep-seated melancholy and moroseness. They feel an aversion to the society of the benevolent and cheerful, the flashings of whose joy serve only to show the

depths of their own gloom. It is their misfortune to imagine that they are imbued with a philosophic spirit, and thus to mistake disease for virtue. How many, young in years, become, from the want of proper exercise, prematurely old! Youth is the season for action. Nature teaches us this on every hand. The young of all creatures attain to vigour by the active use of the powers given them by their Creator. But man, hasting to be rich, crushes the buoyant spirit of youth by premature and excessive employment. For this the school-room is left at the very age when instruction becomes really serviceable. And when the child reaches manhood, and feels, as he then must, the loss he has sustained, he finds his efforts to supply his deficiency unavailing. The injury he has received is irreparable.

It is true that in business houses generally there is a great deal of movement and bustle; but it would be absurd to call this exercise. Mere locomotion in the performance of duty, even when that duty is not regarded as irksome, affords no pleasure, the mind being engaged in anxious thought. Besides, what sort of atmosphere is that breathed in confined warehouses, in the centre of a dense population averaging some hundreds of thousands to the square mile? What is required is that brisk exercise should be habitually taken in the pure and open air of heaven. Without this life is robbed of its choicest good, and the fatigued energies of the body cannot be recruited. Who but one who has experienced it can adequately describe the joy of the jaded worker when the free and uncontaminated breeze fans his brow? When the eye wanders from point to point of fire-escape, and beholds the spirit of beauty everywhere, when the dim of the workshop and factory is hushed,

“And all the air a solemn stillness holds,
Save where the beetle wheels his drony flight,
And drowsy tinklings lull the distant folds.”

And even should the clerk or apprentice be unable to quit his labour till the shades of evening are closing around him, why should he spend the time at his disposal in sauntering up and down the streets of our cities, where vice in a thousand disguises lures him at every corner? Let him beware how he leans too confidently on his own virtue. And if a Christian disciple, let him remember that Christ has taught him to pray that he may not be led into temptation. Let him seek retirement where he can commune with his spirit, where the presence of God will be felt to be a reality and the world not his home. The good men

of all ages have thus done. The psalmist, when he beheld the starry heavens, broke forth into sublime praise of their Maker. He declared that night unto night teacheth knowledge. Why then should we be ignorant?

It has been too generally the custom to charge the evils of our social and commercial system to the account of the capitalist. Undoubtedly many lie at his door; but it is unjust and false to ascribe every error and imperfection in the machine to one class of men. It may serve a party purpose to do so, and may please the idle and ignorant who, pretending to solve the problem of society, catch at so easy a solution. The apportionment of blame in this matter calls for a well balanced judgment, and an even hand; but, in passing sentence on those supposed to be the most prominent supporters of existing abuses, the passions and prejudices should be kept under vigilant control. It sometimes happens that they who complain loudest of an evil are themselves its chief promoters. The neglect of proper exercise is often the fault rather than the misfortune of the employed. A large number have now some evening hours which they might occasionally devote to a rural walk; and it is to be hoped that every passing year will see their numbers increased. Others, again, have the early part of the morning unengaged, of which a profitable use might be made. But the truth is, these opportunities are not improved as they ought to be. Many are industrious because they dare not be otherwise; and when the eye of the master is removed they are too indolent even to take care of their own interest. It is common enough to hear complaints of prolonged confinement, but rare to see steady and well-directed efforts, on the part of the objector, to remedy the evil. He prefers lounging about in the intervals of labour and indulging in idle gossip with any as listless as himself; and when he resumes his duties, he grumbles at his employer, and wonders why he himself does not feel refreshed. Such conduct is reprehensible, and even dishonest; for every service in which we are employed, has a just demand upon our best energies. The scriptural injunction is, that whatsoever our hands find to do we are to do with all our might. There is to be no half-heartedness, no mercenary scale in which exertion and duty are to be weighed against so much pay, and the balance always to appear in our own favour. We have a principle set before us which should be the life of every action; not a mere idea floating on the sea of thought rising on our view one moment and lost to it the next, but an ever-present and compelling principle of the soul, and that prin-

ciple is the glory of God. This we can promote only by obeying His laws. We are bound, therefore, to use every precaution for the sustenance and preservation of our bodies, so that they may be our willing and effective instruments. The habitual exercise necessary for this end should, therefore, rank amongst the duties of life; and it is also worthy to hold a high place amongst its pleasures. The progress of civilisation has a tendency to establish in society too low an estimate of the value of bodily vigour. It is gratifying to behold the homage once usurped by brute force, now reverently paid to genius and goodness. But there is a possibility of forgetting that the body needs education, and that the time never arrives when this training ceases to be necessary. There is danger that the luxuries of this flourishing age may enervate the physical powers of man, by rendering him averse to their habitual and judicious training.

In some schools, gymnastic exercises properly form part of the educational course. Why should young men wholly lay them aside on leaving the school? Walking is an admirable exercise, but where it cannot be habitually practised some substitute should be found. Public gymnasiums are frequented by a class of persons with whom association is undesirable; but gymnastic classes of a limited and private character, and under proper surveillance, might be formed; and the exercise, if engaged in with moderation, would be found productive of good. Thorough ventilation is also a requisite in rooms where men are closely confined for several hours. Its importance in these days of practical science is well understood, though we too often fail to act up to our knowledge in this as well as in other particulars.

The physical evils which we have just noticed, and which exert the most pernicious influence on our mental and bodily constitutions, are obviously remediable. We can see how less selfishness, and more charity in our dealings with each other, would mitigate, and at last eradicate them—how, if our actions were tested by a higher standard of justice than that recognised by the world, we should become the exemplars of a new and true morality. To realise this reform is the aim of the Christian, walking worthy of his Master in all things. He will teach men, that while chiefly concerned for their eternal interests, he is also anxious for their welfare here. The kindly seed of compassion and love sown on earth will yield an eternal harvest. To alleviate the distresses of humanity is the noblest of enterprises, and surrounds him who undertakes it with spotless and enduring fame. It calls for firmness and intrepid courage, for a soul that is not ashamed.

of truth. The worldly-wise stigmatise as visionary the efforts of the just, and reckon even the preaching of the Gospel foolishness, yet they are themselves often led to own its power. They are, then surprised at the blindness that prevented them from perceiving, that the Christian is the true worker for the welfare of his race, since in all his relations with men he brings into operation the holy precepts of his faith; and his hands not only bear no stain of injustice or fraud, but are actively engaged in good works. In the contest with evil he must shew no craven fear; he must not look round for a substitute; he is to enter the battle himself. The greater the evil to which he is opposed, the more should he feel bound in honour manfully to meet it. It is in this love of active service, so emphatically enjoined by Christianity, and which shall yet be universal in the Church, that we must look for the full amelioration of society. There has been too much of a monastic spirit amongst us, which, so far from increasing piety, has produced a proud and self-satisfied temper with regard to our attainments and condition. We must go out into the world, and actively combat its errors, assured that we shall then best serve our generation, and nourish our own spiritual life.

CHAPTER II.

THE MORAL EVILS OF THE PRESENT SYSTEM OF BUSINESS.

I. EXCESSIVE COMPETITION.—II. TRADING FRAUDS.—III. OVER-TRADING.—IV. CREDIT.—V. SPECULATION.—VI. WRONG CONCEPTIONS OF THE RELATION SUBSISTING BETWEEN THE EMPLOYER AND THE EMPLOYED.—VII. THE SACRIFICE OF CONSCIENCE TO MAMMON.

I.—EXCESSIVE COMPETITION.—Various theories on the origin of Society have been put forth by philosophers, which, for the most part, are of value only in the eyes of the learned. They were projected with no practical aim and have, consequently, been neglected. Within the last few years, however, an order of writers has arisen, despicable neither in numbers nor in intelligence, who assert that the present social system is radically wrong, and demand its reorganisation. Their works call for attention, because, not content with exhibiting in bold and striking colours the evils of Society,

as now constituted, they almost uniformly propose some remedial scheme. Men of all religious opinions, and those holding none at all, are to be found in their ranks. In Germany, France, Poland, and other parts of Europe, they have made great progress. The working-classes, disheartened by the failure of merely political revolutions to better their condition, have largely placed their hopes and faith in the complete reconstruction of Society. The tenacity with which they hold this idea has been shewn by the stern contests in its behalf, in which many of them have laid down their lives in the chief capitals of Europe. The promoters of these struggles, and the actors in them, are in earnest; they are not idle dreamers, but appear to have resolved to work out their own emancipation. It will not do for the advocates of property to affect an indifference which the facts of the case do not justify. They should recollect that a system, always attacked and never defended, may come to be despised. Here is a question which comes directly home to our business and bosoms, which affects the every-day life of all, and challenges ideas which we have considered as immovable as the earth itself. Is it wise to throw it contemptuously aside, or to postpone its consideration to that "more convenient season," which may never arrive. The adherents of what is commonly styled Socialism probably number several millions, and have active propagandists in nearly all European countries. Their reasoning must be met by reasoning. Anything like denunciation or scorn should be studiously avoided.

The attitude in which we receive an attack should depend upon the character of the assailant. Where perseverance, boldness, and enthusiasm distinguish it, something more than dignified silence is required. The works of Proudhon, Fourier, Louis Blanc, Grün, and others, have been but partially answered in the reviews; a complete and systematic reply has yet to appear. The principle which modern Socialism most resolutely attacks is competition; representing it as the cause of almost all the evils that afflict society. Poverty, disease, and crime, are traced to this source; and we are assured, that if competition be persevered in, the future will bring greater miseries than the past. Those writers make competition assume the position of that evil influence which, according to the Persian mythology, was ever at war with the spirit of goodness. According to its opponents, it crowds our workhouses and prisons, by its tendency to fill the coffers of the wealthy, and to lessen the earnings of the poor. The advocates of these views have established on the Continent numerous co-operative societies in the various trades. Latterly,

also, similar societies have been organised in this country. Some have succeeded, and some failed in their object; and what may be their ultimate result it is impossible to say. They differ in minor respects, but the grand aim proposed by them all is a more equable distribution of the profits of labour than can be obtained under the old system. No one can blame men for taking legal, and what they consider effective, measures to secure the fruits of their industry. But we have a right to complain of the exaggerated and illogical statements made with regard to the effect of competition. Enthusiasm in a good cause is commendable; but when unbridled, unsettles the judgment. Too exclusive an attention to one idea impairs the mental vision, and the time arrives when we can see nothing else; in the same way, that after looking at the sun for some time, its image intervenes between the eye and any object to which that organ is immediately afterwards directed.

The principle of competition having been fiercely arraigned, it becomes necessary to inquire, whether it is abstractly just, and whether its effects on society have been beneficial or otherwise. Competition is founded on the idea of individuality. It supposes that self-interest, or the desire which every man has to improve his means of living, is a natural law, governing all the operations of trade. It appears only just, that man should be allowed the free use of his powers to better his condition. The desire to do so is strong and constant in every human heart. The point in the distant future upon which we at first fix as the terminus of our enterprise and our hopes, when reached only displays to us a wider prospect and more enticing scenes. Thus must man ever look onward; progress is the law of his nature. Fair competition is this principle carried out in trade. It is the liberty of the prudent, intelligent, and industrious to contend with those who lack these essentials to success. It may be urged, that the unscrupulous trader has the same advantage as the honest, and even a greater. But this is only apparent; and the cases are exceptional in which a decided superiority is obtained by the former. Society is based upon mutual trust, the observance of truth in our dealings with each other, being pre-supposed by the very fact of association. Without this confidence, business must come to an end, and society be resolved into its primal elements. All the transactions of life would be either suspended, or degraded into a mere juggle, and hatred and suspicion would take entire possession of the mind. The members of every society, whether national or private

must be upright in their general conduct; even a band of robbers must be honest to each other or disperse.

It is this absolute necessity of truth, independently of its moral claim, that renders him who violates it, not only the injurer of the party deceived, but the enemy of society, itself. Hence, though a man of business may for a time, by chicanery and deceit, increase his trade, yet when found out his fall will be more rapid than his rise. Notable instances of this have been supplied during the last few years. We believe that upright traders of all nations are always willing to contend with the dishonest where a fair stage is offered; and we are confident that in the end they will triumph. Though successful vice may occasionally lord it over suffering virtue, this should not disturb our faith in an over-ruling Providence. "Godliness hath the promise of this life."

To those who denounce competition history seems to have taught nothing. The nations that have lived before us achieved greatness by it, and their trade declined, in so far as this principle was interfered with by vexatious imposts and the intermeddling of governments. To leave the merchant to fix his own price, and the time of sale, and to choose his market, is the principle of commerce which reason and common sense unite to recommend. But this principle is now denounced by many, on the plea that it tends to make the rich richer and the poor poorer, a statement which those, who are acquainted with society by personal observation, know to be contrary to experience. If, indeed, the complaint were just, we might regard the discoveries of science, the unparalleled efforts of modern philanthropy, and even the rapid diffusion of Christianity, as ineffectual to mitigate the sufferings of man. But what are the facts? The legislature has lately, by the repeal of restrictive laws and the remission of taxes on the necessaries of life, largely added to the comforts of the labourer and other persons of limited income. The consumption of necessaries and even of luxuries has greatly increased. The consumption of coffee was one ounce and one-tenth per head in 1801, and twenty-eight ounces in 1849; tea has risen from nineteen ounces to twenty-three; and sugar from fifteen pounds in 1821 to twenty-four pounds in 1849. As by far the greater part of the wages of working men is spent in articles of this character, the gain to them must necessarily be great. It is difficult to arrive at a perfectly correct result as to the general average of wages at any given

time. Tolerably accurate approximation, however, can be made. Mr. Porter states, from inspection of the tables kept at Greenwich Hospital, that the wages of carpenters had risen from 18s. per week in 1800 to 29s. 3d. in 1836, of bricklayers from 18s. to 26s. 9d., and of plumbers from 19s. to 30s. It is difficult, with these facts before us, to believe that the poor are constantly becoming poorer. And even admitting that in some trades the rate of wages is lowered, will any one maintain that its diminution is proportional to the decrease that has taken place in the price of food and clothing? They who assert that competition has cheapened labour, recommend that all trade should be transacted on the principle of co-operation. That is, that trades should be organized, the worker being also a capitalist, and the profits thrown into a common stock, and divided equally amongst the members. In such associations there is nothing new. In many points they bear a close resemblance to the guilds of the middle ages and the incorporated bodies on the continent. There is, however, this objection to them, that they are incapable of realizing the end proposed, namely, the employment at remunerative wages of all who are now unable to obtain constant work. For it is obvious, that whenever work is not to be had, the reason is that society does not require it; there being no demand, the supply is valueless. No distribution of employment can increase the amount of work to be done. We may regret deeply that men should lack employment, as we do that poverty and misery, in any shape, should exist in the world. But it is no kindness to raise expectations which are not to be realized. If a man finds his labour not required in one branch of industry, his duty is to turn his attention to another, or to seek some less occupied field. This is his true resource; and to teach him to expect relief from legislative enactments, or what is called the organisation of labour, is a delusion. Hence we must regard the co-operative associations as holding out hopes to working men which they really have no tendency to fulfil. Have they, even by their own account, succeeded in banishing competition? Do we not hear complaints from Paris of *rival associations*? It has been judiciously remarked by a recent writer, that if you have many associations you have all the evils of competition, and if only one, those of monopoly. Unless the capital of a country increases with the population, competition will take place amongst the labourers, more being desirous of procuring employment than can obtain it. The condition of the labourer will improve

with the augmentation of capital; and the way to effect this augmentation is to stimulate the demand for manufactured goods. This has been done to a most surprising extent by substituting for manual labour machinery, which, by cheapening the cost of production, places the products of skill within reach of all. Capital is thus augmented, and the rate of wages improved. Yet some who aim at being considered the leaders of the working classes, have instigated them to regard machinery as depriving them of their bread. When any of the working class have been so misled as to destroy machinery, they have soon found reason to repent their folly, and have discovered, when too late, that the interests of the capitalist are identical with their own.

While fully believing that competition is the right principle of conducting trade, we are nevertheless convinced that the manner in which it is often carried out is productive of serious evils. It is commonly said, that a man has a right to do what he likes with his own. But it is not so. He can go to no place, nor engage in any business beyond the jurisdiction of the moral law, which commands him to love his neighbour as himself. And when his heart swells with pride at the contemplation of his riches, let him reflect that he holds them but in trust for a brief period, and that he will one day have to render an account of their use. If he would resign life with a peaceful conscience, he must be ever awake to its warning voice. It will often give a decided response to some question that we are called upon to decide, when reason alone would have been at fault. What is excessive and unfair competition? is a question to which the conscience of the individual will often suggest the best answer. He must, however, guard against looking at this question in the light of conventional morality, which, chameleon-like, is always varying its shades of colour. He must refer to the standard of immutable truth, which, bright with "colours dipped in heaven," sheds no uncertain light upon the footsteps of the earthly pilgrim. Its sun never goes down, nor can the clouds of our moral atmosphere darken its countenance, or conceal its serene and majestic loveliness. We go not to an oracle where, surrounded by objects calculated to awaken terror, we listen to dark and mystic prophecies—but to the Fountain of all truth, to end at once our doubtings and despair. Thus, when we desire to know whether our conduct in any given case is just, we can always arrive at a conclusion. In seeking to extend our trade, we must ask, Whether the bodies and souls of

men are perilled by our attempt?—Whether we are pure from the sin of covetousness, and of envy of our neighbour's wealth?—Whether the wages of the labourer are unjustly kept back?—Whether we are honest with those who oppose us, and never raise a reputation on the ruin of theirs, or allow expressions of malice or detraction to escape us?—Are our motives in competing such as will afford satisfaction on a review? How many must answer these questions in the negative! One thing they have resolved upon; and that is, that they will be rich. They stay not to ask what mischief they may do in their impetuous course, or what hearts may be crushed and broken in their march of triumph. There is sin in taking advantage of the weakness of our brother, to oppress him; and though this crime may be beyond the reach of human laws, the guilt is none the less. Heavy are the judgments which the Scriptures denounce against those who defraud the poor. And when, to drive some rival from the field, the man of business has recourse to this injustice, punishment will sooner or later overtake him. The voice of his brother's wrong will cry to heaven; and it will be heard.

Excessive and reckless competition will often lead a man to depreciate the character of his competitor. He may make no open or flagrant charges; he may keep up a personal intercourse, and make a great show of external amity, and yet in an indirect and covert manner may injure him deeply; he may listen with silent satisfaction to aspersions which he knows to be unjust, but which he considers it to be against his interest to contradict. In this manner he sins against not only his neighbour, but himself; for he will find that the man cannot be happy who looks with uncharitableness and enmity on those whose interests appear to clash with his own.

• Sometimes a man plunges deep into the commercial struggle, with no other design than that of satisfying a vanity which desires to astonish all beholders: the aim of his life is to become a painted butterfly. One who stoops to so low an object, will not be very scrupulous as to his means of attaining it; and should he acquire wealth, he will become the occasion of much misery—those who serve him will discover that they cannot at all times both obey his commands and preserve their honour. There can be no question, that the tone of modern society is too high. There is not only a competition for wealth, but a striving to beat out the grains of gold over as large a surface as possible. Not content with being rich, we endeavour to deceive others by displaying our wealth to the most striking advantage. And it

must be confessed, that they who have comparatively little, sometimes contrive to surround themselves with the most glitter.

Nothing can be more out of character, in a business man, especially if young and just commencing business, than to shew a liking for the frivolities of the idle and thriftless. He ought to know that his trade will demand from him a large portion of his time: and will, even with good management, leave only sufficient leisure for proper recreation, and his own moral and religious improvement. He should be sensible that he has solemn duties to discharge, and a great deal of real hard work before him. He should reflect on the means by which the prosperous men around him have succeeded. Those whose example is most worthy of imitation, he will find distinguished by that hardihood and decision of character which is requisite to all men who would be great or useful. He will see their oneness of motive—the pertinacity with which they follow the course they have determined to pursue—how no difficulties or temporary embarrassments can weaken their purpose, but rather strengthen it, as the stream but rushes more impetuously onward from the obstacles thrown in its path. He will mark in them that co-operation of the passions and the judgment, in the pursuit of an object, without which a man has no right to expect success. “There shall be no Alps,” was the saying of Napoleon: and this spirit should be alive in every one who has work to do, and purposes to do it well. Such a one will not squander his time in the ball-room, or in that round of busy folly which is called fashionable life.

When once a taste for these things has been unhappily acquired, the tradesman finds his business crippled by the drainage made by dissipation on his resources. He is thus driven to effect rapid sales; and, when competition is to be met, he becomes reckless, and ruin speedily overtakes him. But, whatever be the motive inducing men to engage in excessive and ruinous competition, it is evident, that when goods are sold under the purchased value, the seller must be acting dishonestly to himself, as well as to those dependent on him for employment or support. It matters not what his ultimate aim may be. He *speculates*, of course, on driving his rival from the field, by the power of his longer purse; and then repairing his losses by the profits of monopoly. Still it is speculation. It is not always possible to form a correct estimate of our neighbour's resources: and even where this can be done, and we discover that his sinews of war are weaker than our own, it does not follow that the victory will be ours: other considerations besides lowness of price are to be

taken into account. Indeed, reckless competition is a contest of such doubtful result, that it cannot be regarded as within the sphere of legitimate trade, but assumes rather a gambling character. Not unfrequently both the contending parties are ruined; and, where one is successful, he finds that another such victory would undo him.

It is these lamentable results, so familiar to all, that have led some persons hastily to condemn the principle of competition, from witnessing the perversion of it. It remains for the commercial classes to maintain, by their moderation, and love of fair play, that it is the only safe and practicable principle on which business can be transacted. To say that we have a right to compete in as reckless a manner as we please, regardless of the suffering that may ensue, is to push the freedom of trade to a dangerous extreme. By doing so we subject moral laws to the commercial code, and consider all the duties of life to be summed up in the attainment of wealth. The workmen who suffer from the trader's over-cagerness to be rich may be driven to cherish ideas destructive of all society, and feelings of hatred against those whom they imagine to be their oppressors. These are considerations to which the man of business is bound to give attention. He should reflect that, paramount to this material existence and its regulations, are truths whose still small voice is heard above the hurry and turmoil of life, pleading for the sanctity of man's immortal nature, and declaring that he does not live by bread alone. Nor will it be silenced by the question, "Am I my brother's keeper?" It demands from us a regard to the interests of others as well as our own. But how mournful is the effect frequently produced on personal character by excessive competition. The continual conflict seems to smother, altogether, the warnings of conscience. The nobler feelings of the soul are denuded by the ceaseless struggle; and human misery in all its varied forms, is regarded with callous indifference. The man who has staked his happiness on the ruin of his neighbour, and whose thoughts by day and night are all turned to this end, must suffer deeply in his moral constitution. His nature, in his best moments, is corrupt; but it becomes doubly so when fired by such an incentive to evil. When we know how rapidly opposition grows into malignity—how often the warmest friendships are dissolved by the recurrence of petty disagreements, in themselves contemptible—we must look upon the excitation of the passions by reckless competition, as highly injurious. Mental habits are as easily acquired, and, perhaps, take a stronger hold upon us, than

bodily ones; and, it is possible for a man to give such scope to the baser passions of his nature as to lose nearly all trace of his relationship to higher intelligences. The dim reflection of glory which told that once he walked with God, may be quite effaced; while around him gather the gloom and shadows of an eternal night. As in the natural world the force which attracts the planets to the sun decreases with the distance; so in the spiritual the farther we wander from God the less desire have we to return to Him. And, while only a Divine Power can draw us to the centre and source of all life, we are not the less bound to resist the intrusion of those dark influences into the mind, whose force is exerted in an opposite direction.

Honesty should be the guiding principle in all our commerce with each other, and should be observed, not to others only, but to ourselves. But supposing a man to have acquired a certain capital by his labor, and to have established himself in trade, how can he be just to himself, if he sells his goods under their cost price? He may do so with one article, and may in this way, perhaps, increase his general business. But to do so in all cases is, for the time, certain injury to himself, and the result may be calamitous. The public are benefited. But what right has the public to the products of his skill and labour, without giving for them an equivalent of the same market-value? Should business be converted into a species of sale, in which the public, as auctioneer, urges on the rival bidders for their custom, knocking it down to the highest at twice its real worth? Some people give their goods away; and a railway company has carried passengers ten miles for one penny. Of course some one gains a profit by this folly, but not those who are entitled to it. The Scriptural injunction, "He that worketh not, neither shall he eat," is the foundation truth of economic science. That the idle and worthless should seize upon the gains of the industrious, even though it be through the indiscretion of the latter, is a result that every right-minded person must lament. To him who has a family dependant upon him for support, it must be a bitter grief to see his earnings constantly drained away in the attempt to beat his opponent; and he will learn, sooner or later, that there is a limit beyond which the contest cannot be carried without moral guilt.

The most obvious results of over-competition are trading frauds, or those schemes of which the object is deception. Doubtless, a time will arrive when it will be the aim of men to enlighten each other as to the real value of articles in which

they traffic, instead of compassing heaven and earth to overreach each other as they do now. We seem, however, to be a long way from that good time. It will not be denied, that deceit in trade is now practised to a greater extent than it has ever been before. The revelations which almost every day's newspaper brings before us, are enough to show that the time has come when a decided and thorough reform is imperatively called for. We may well be alarmed when we behold men making light of truth in the market place; when they make their morality to accord with their interests, instead of making them agree with their morality. To live a truthful life, we must be true altogether. Truth has no solitary and consecrated fane, apart from the daily actions and walks of business. In the heart of man she will hold no divided empire; she will either rule supreme, or abdicate her throne. There is no place to which we can go with safety unaccompanied by truth; there is no transaction in which we can honourably engage, unless under her sole and sovereign guidance. Without her our lives on the retrospect will appear a barren waste; we have scattered no seed behind us, to yield us afterwards a harvest of bright recollections. We throw truth from us as an incumbrance, that we may run the swifter in the race for wealth. Though humanity's brightest ministering angel, we shun her approach, and flee from her presence. As John Foster has remarked—"When the majestic form of truth approaches, it is easier for a disingenuous mind to start aside into a thicket till she is past, and then re-appearing, say, 'It was not truth,' than to meet her and bow and obey." A defence for its violation is often put up, that it is the custom of the trade. Are we indeed called upon to prove that God is greater than man, and that his commands are more worthy of observance than the customs of a trading company? Our business is to expose falsehood, and to remind those who abet it, that He who created them, will not suffer in his presence, "whatsoever loveth and maketh a lie." Let those who boast of enriching themselves at the expense of others, of their sharpness in outwitting their fellows, reflect for a moment that the bargain is not settled here. There will be a final adjustment *hereafter*. It is scarcely possible to consider the number and extent of the deceptions now practised, without feeling that a large mass of our countrymen, with the gospel at our very doors, are in a state of heathenism. They may approach the Eternal with their lips; but their course of life evidences that the Spirit of all Truth does not dwell in their hearts.

We cannot enumerate all the forms which fraud assumes in trading transactions, but a few of the more prominent may be noticed. It would be interesting to have a return of those firms who annually dissolve partnership, also of those who are so fortunate as always to have a bankrupt's stock on sale. The return might be still more complete, if it included the "selling-off" traders, shewing the number of months the sale had been proceeding, in spite of the notice "to close on Saturday next." Enquiry might also be instituted by a sanitary commission into the health of certain districts, as it is sometimes found that the mortality amongst partners is greatly above the average.

Whilst artifices like these characterise many who have very little character to lose, there is one, more generally and increasingly resorted to in this age than in any former one, and which is even countenanced by men whom we should suppose were above such trickery. We allude to what is commonly called *puffing*, a thing with which now, unfortunately, all trades and professions are more or less infected. Some one who has sense enough to know how easily mankind are imposed upon by the arts of assumption, and want of principle enough to turn their ignorance to his own profit, announces himself in bombastic and inflated style as the master of the "emporium of the universe." He declares that the articles on his premises are of an "unrivalled" character, that he will sell them to you for what he gave for them, or perhaps less. He advertises in everything and everywhere. If you walk into the country, you are surprised to find his notices deforming every stile and field-gate. He hints that frequent visits to his warehouse will make your fortune, and concludes his year's labours by returning his thanks to the "nobility and gentry," for their patronage, though perhaps not one member of either of those classes has had the least transaction with him.

The gullibility of the British public is very great; and if they become more discriminating, and give their support to the uppretending tradesman, who is usually the most honest, it is vain to look for amendment. When a man finds it requisite to proclaim his uprightness and character for right dealing to the four winds, we ought to be on our guard. Real virtue is unobtrusive; it shrinks from that vulgar notoriety which is the object and desire of the mere pretender to it; nor can it consent to be dragged through the mire of misrepresentation and deceit, even to reach a lofty position beyond. Hundreds of establishments advertise that they supply articles cheaper than any other house

in the trade. How they can each sell cheaper, than the rest it is rather difficult to comprehend. What becomes of their character for truth? There are some houses, indeed, remarkable for *low prices*; but whether they are *cheap* or not, in the proper sense of the term, is a very different question. The buyer should think for a moment before he purchases, on the probable means by which this low price has been rendered possible. At this time there are in the clothing trade a number of deserving people unable to obtain employment; the aid offered to enable them to emigrate has been very limited; the result, of course, is, that there is a hard competition between them for the work that is to be had. Their rate of wages sinks almost to a starvation point, and, it is to be feared, that attempts are sometimes made to keep them there. The public may suppose that they themselves are entitled to reap the benefit of this oppression; they may claim their right to buy in the cheapest market. But our social rights may, by a pertinacious adherence to them at all times, merge into wrongs; and this they do when, by clinging to them, we inflict injury upon others. When about to make a good bargain let us consider, whether with the goods we may purchase the flesh and bone of our brother. Let us raise the curtain, and recall to our remembrance the good Samaritan, and not pass by the evil on the other side. To make us a few shillings richer what suffering has the worker endured; how night after night has she (for woman bears the greater burden) sat with a feeble hand and aching brain, making the unceasing stitch, to earn a few wretched pence; a wage indeed, which, like a flickering light in deep darkness, only renders her destitution and misery more apparent. Have we thought how many hearts have been crushed amid the giant machinery of man's selfishness, that we might clothe ourselves at less expense? We know but little of the misery actually existing around us, personal examination is necessary to convey a just idea of its extent. The stream of silent suffering flows deeply. The public have lately become acquainted with the wretched remuneration given to some species of labour. One example recently brought to light may be here given. A Jew printer in the metropolis is now paying one penny a thousand for cutting labels by scissors. Formerly he paid threepence, then reduced the payment to twopence, and now it is at the sum named. He gives the work to the wives of the men in his employ, and they dare not refuse to undertake it for fear he should discharge their husbands; it must be sent in by a certain time; and by working twelve hours a day, and entirely neglecting her

household duties, a woman may earn half-a-crown a week ; but she must work extremely hard to obtain that sum. In the tailoring and needlework trades wages have been and are extremely low, and suffering is consequently great. Of course such destitution cannot exist without being observed ; and to the honour of the spirit of the times, some efforts are making for its cure. Emigration is the most immediate and practical remedy, and were the wealthier classes to contribute generously towards a well-planned and extensive system much good would be effected. The earth presents fields almost unvisited by man fitted to become the seats of mighty nations ; and it is by the occupancy of these that over-populated states must seek relief for their social disorders. Excessive competition is not confined to any particular branches of trade, but appears to embrace them all. At some periods it is less severe than at others ; but it is a fact confirmed by general experience that the extension of commerce serves to increase the intensity of competition. In proportion as any traffic becomes remunerative, will be the number of those who will invest in it their enterprise and capital. And provided no more entered a trade than could realize an adequate return for their labour and capital, no mischief could result. But so strong is the desire for wealth, that without proper regard to the chances of failure, men rush heedlessly into any business in which a few prizes have been obtained. And should the time arrive, when the spirit of patient industry shall be compelled to give place to that *haste to be rich* which is the crying sin of the age, it is difficult to see how national and individual credit can be maintained.

That competition beyond a certain point is injurious is generally admitted ; though it is not always easy to decide when this point is attained. The operations of trade being dependant, in a great measure, on individual caprice and on political events, cannot form the subjects of exact calculation. Where, however, the government of a country undertakes the regulation of any species of commerce the case is altered. It is then the duty of the legislature to see, regard being had to the public benefit, that encouragement is not given to reckless competition by which numbers would be exposed to embarrassment and ruin. The railway system of this country is under parliamentary control ; and this system now comprises no inconsiderable part of the business of the country. There are now completed in the United Kingdom seven thousand miles of railway, at a cost of two hundred and fifty millions. The expenditure of this enormous

capital has been sanctioned by the legislature, and the principle on which they have acted has been to encourage competing lines with a view to procuring for the public the means of cheap transit. While this object has to some extent been attained, the result has been by no means an unmixed good. Some of the most distinguished commercial men of the country have expressed their fears as to the effects of severe competition. The chairman of the largest and most prosperous of our railway companies addressed the shareholders at their last meeting as follows:—

“Rest assured that every year’s experience will lead to this fact and development, that competition is a fallacy in railway affairs. It is in vain to talk of competition. It is positive folly to suppose that it can or will continue to exist. It must lead to combination, and to a division of the whole territory and district among the companies according to their respective positions. That is what ought to be, and will be, the case before long; but I do not hesitate to say, and I make no reserve, that I do feel that to arrive at this result it is necessary to go through, as I believe we shall have to do, a very serious racing competition, the effect of which, I know, will be a great deal of ruin and a good deal of mutiny. What is more, I know the public will be extremely ill-served in consequence, and we shall have a repetition of horrible accidents, until at last the public mind itself will be quite awakened to the real position of this question.” It is worthy of notice that the evils here prophesied actually came to pass a few weeks subsequently. In the case of railway affairs, excessive competition may be checked by the government with effect, as they are supposed not to share the rival feelings of the contending parties, but to take a dispassionate view of the general bearings of the question. With regard to private trade, the case is different; and we can expect little improvement here beyond what may be effected by an increase of patience and prudence. But we should not despair on this account. It has become too much the custom to look to governments and associated masses of men for improvements. The true remedy after all is to be found in personal reformation. Association gives power, and in this consists its advantages over individual action. It has been largely resorted to in recent times for political and religious objects. Great reforms of all kinds have been carried by its agency, and men seem to despair of effecting anything great without it. To this feeling we may attribute the rapidity with which the idea of centralization has been developed in modern Europe. A Frenchman looks to his

government to do almost everything for him, and the same notions are spreading amongst us. It is thus that self-reliance is undermined, and men remain in a moral childhood. They will cheer to the echo in a public meeting principles which they do not applaud in their hearts. They appear to think, that crime and misery can be abolished by a decree, as though they had but to say it and it is done. But the sins and miseries of the world are too deeply rooted to be thus destroyed. To mitigate and abolish them we must go to their source. We must learn to abase our pride, and to know that in the heart of man is the fountain whence flows the bitter stream of our sorrows. We may, indeed, behold then some traces of the original purity in which it was created. How irrational is it to expect that society can be rectified except through the regeneration of the soul! Upon the field of each individual heart must be fought the battle for justice. And trusting in Him who is mighty to save, we need not doubt of victory. To no organization and to no government can we shift our responsibilities and duties. We can shield ourselves behind no commercial code, however ample it may appear to cover the frauds of society, from the eye of God. Still, loud above all our strivings and contentions, must be heard the voice of Religion, as she directs the soul to heaven and claims for its Creator its fresh and unexhausted love, while she demands of us also that we love our neighbour as ourselves.

II.—TRADING FRAUDS.—As an inevitable, and most baneful result of excessive competition, must be classed those trading frauds, which have recently been exposed in the public press. That these were practised to some extent was already generally known, but it is only lately that the public have discovered to what an alarming degree they have been carried. They are not confined to one department of trade, or to one class of goods, but appear to be almost universal. Dishonesty has become epidemical. We are accustomed constantly to hear laudation of this age, of its science and arts, its literary tastes, and all the ideas included in the word progress, and in many respects this self-gratulation is just. But a material drawback is to be found in those cheating and fraudulent schemes now so lamentably prevalent amongst us. What is glory without honour? What matters it that England is the Mistress of the Seas and Queen of the Arts, if she wants that righteousness which alone truly exalteth a nation? Silence here is treason. The truth must be told.

We are not so upright as we appear. Christianity is not carried into the counting-house or the shop; but a widely different code of morals is adopted there. Truth is not regarded as that sacred thing which cannot remain where falsehood dwells. When its spirit has fled from us, we may embalm some fancied likeness of it and set it up in our midst, as the Egyptians did the bodies of their departed relatives, but the soul remains not there. How absurd the notion, that a man can lead a double life and retain his uprightness of character! That he may cheat in the market, and compensate for it by an increased goodness in the parlour! That he may leave his religion in the pew, lest if carried into the world, it should inconveniently interfere with his money-getting interests! He knows that he must keep conscience still, if he is to continue practising his deceptions. He cannot afford to have more than *one* religious day in the week; he will bow then at the shrine of truth; but for the rest of the week he must do as other people do. Such is the morality of many professors of religion.

It is commonly said, in reply to those who urge the solemn obligation of honesty in trade, that it is impossible—we have a living to obtain—and, while competition remains as it is, we must resort to trickery to prevent others from outstripping us in the race. If such is the case, society must be in a fearful condition. But, at all hazards, truth ought to be held inviolate; and, sooner than resign it, let the man of commerce fly from temptation; and, in the New World let him seek a subsistence which here he cannot earn without the loss of that which is dearer than life. But the case is not so extreme as to call for this necessity. The trading frauds which we are about to notice have not been so much forced upon traders by the sharp monitions of distress, as sought out by some of the most opulent of them for their own aggrandizement. Only a short time since the Excise Commissioners found it requisite to fine three of the metropolitan brewers one thousand pounds each for the adulteration of beer. These men might realise ample profits without resorting to this culpable mode of increasing them. And to the plea, that business cannot be conducted remuneratively without fraud or adulteration, it may be answered, that it is conducted by many, in all trades, on honest principles, and with large profits. For while recent investigation has shown the wide extent to which deception has been carried, it has also placed, in marked contrast, many firms of the highest standing who have come forth unscathed from the ordeal. The honourable repute they

have thus acquired, and the consequent increase of business, may serve to convince the sceptical man of the world, that honesty is not a losing policy. 'There is nothing more common than for a man to attribute his vices to necessity, or to some extraneous influence, over which he has no control. With an intuitive sense of the real state of the disorder, he yet avoids contemplating it. He will look everywhere else for the cause of his misconduct, as a person will search for an article which he holds in his hand. There is nothing which so shocks human nature as the humiliation of pride. Whenever our own goodness and integrity are called in question, we resolve on no surrender, and nail our flag to the mast. When driven from every other position, we entrench ourselves in the citadel of self-conceit, and struggle resolutely against conviction, when it would reveal to us our own depravity. Even when conscience will not be silenced, but brings home to us the full conviction of some flagrant wrong we have committed, we are too apt to fall back on the wretched consolation, that there are many worse than ourselves. We thus hope that our characters will stand out in relief against the darker shades of other men's offences. Morality becomes a conventional thing; instead of striving to be absolutely upright and conscientious, we are satisfied with finding that we are not the least honest. After all that has been said as to the necessity for practising fraud; and, notwithstanding the affected sorrow of those who lament being compelled to pursue these nefarious schemes, it will be found that these persons are willingly tempted. The shackles of the moral slavery which enthrall them they have fastened upon their own limbs. So far from struggling for liberation they embrace their chains, and ask only that they may be of gold. They complain of the tyranny of custom, as though they possessed no conscience of their own; or wished to forget their own accountability in venting their ill humour on some imaginary despot. This custom, which is so railled against—what should it be to a right-hearted man but an incentive to the practice of all goodness? If it is corrupt, he should seize the opportunity to shew, in his life, the loveliness of truth. He should reprove the sin around him by a purity that shuns the very appearance of evil. His mind, ever elevated to heaven, like the Alpine regions of unsullied snow, should be pure from the earthly influences which cloud the spiritual vision of those whose treasure is all in this life. Instead of recognising the actions of men as the rule of his conduct, he will test them thoroughly by the standard of revelation; and should they not prove consistent

with its requirements, he will not fear to stand alone. He may suffer inconvenience and apparent misfortune; and, while regretting that he must pursue a different course of conduct from many around him, the Christian will also rejoice in that he is permitted to vindicate, by his example, the cause of his Divine Master.

Even the mere man of the world, if his moral perceptions are not altogether distorted, must feel humiliation when resorting to tricks and shams. Where is his boasted self-respect and independence? Perhaps truth may demand from him some sacrifice; she may require that his style of living should be lowered; or that his trading schemes should be narrowed; and, if he is not ready to comply, what claim can he advance to a character for consistent virtue? How mean and abject is his position, who accepts, from the passing customs of the hour, his rule of life! What a low and false estimate must he have formed of his own nature and responsibility. A great writer has remarked that a man is worth infinitely more than the saloons, and the costumes, and the show of the universe. Yet many seem to set no value on their higher nature; forgetting that when the world and all its busy interests shall have passed away, they will be but entering upon the threshold of a never-ending existence. To each has been committed, in solemn trust, an immortal spirit; and it is for each to feel his individuality, and his immediate relationship to God. We must not let our ideas be confounded by the crowd pressing us on every hand, nor suffer that the divine inner principle be trampled upon. The opinions of men are to be considerately treated, but are not to be taken as the guides of action. Especially should the principles of trade be subjected to a rigid scrutiny; for it is on this particular subject that men are most likely to be lax in their moral notions. The desire to live with some degree of style, and to secure that prominence in society which wealth brings to its possessor, resembles a coloured glass, through which fraud assumes the hue and guise of truth, and the worse appears the better reason. If a man can honestly surround himself with all the comforts, and even the moderate luxuries of life, there is no moral consideration to forbid his so doing. But it is a great evil in modern society, that young men starting in business with the object of earning a competency, adopt a style of living suitable only to the possessor of a fortune.

Too often marriage is contracted before a business-connexion has been formed which could justify such a step. The young tradesman, at least during the first year or two after entering on

business, has surely anxiety and trouble enough, without adding household cares to the list. Besides, in order that his trade may be well and speedily established, it is essential that his personal supervision should be devoted to it, with as few intermissions as possible. By taking upon himself, at too early a period, the important duties of the head of a family, it is certain that neither the calls of business nor those of the household will be adequately met. These are not times when the obligations of a family should be incurred, when the means of future support are dependant on bare speculation. In a commercial country like England, where trade is liable to be disturbed by so many unforeseen and foreign influences, it is not always that industry and steadiness of purpose can ensure success. It may, indeed, be looked upon as fortunate, if even an established trade can be well sustained and kept together. What the result of commencing business may be is, to a large extent, a matter for speculation. Hence the necessity for the beginner to see that he enters upon it with as few hindrances as possible. He must be modest and unpretending in his mode of living, keeping considerably within his means, doing all that common sense and prudence dictate to improve his position, and waiting patiently for the harvest.

In no position of life is it more true, that pride goeth before destruction, than in this. The recollection of every one will supply instances of the miserable failure of those who commenced their career with great show and noise. They go forth to sow in the field of labour with careless and thoughtless joy, as though they celebrated already the harvest-home of their industry. But the short day of indifference is soon terminated. Clouds close around their path, and they find themselves surrounded by difficulties which their sanguine hopes did not permit them to anticipate. It is the bounden duty of all to use every precaution to keep clear of this dangerous position; for it is just at this point that the temptation to wrong becomes strongest. And, as a drowning man will seize hold of his dearest friend, endangering his life to save his own, so does the embarrassed man of commerce, too often sacrifice his conscience, that he may obtain some temporary relief from his difficulties. Schemes and stratagems, which, in happier moments, he has frowned upon, now lose to him their objectionable character, and he asks, Why, and for whom, should he become a martyr? He looks round and finds that many have no other aim than to over-reach and circumvent each other, and to make victims of ignorance and credulity. His conscientious scruples, if he ventures to express them, are laughed

at; and he discovers that the veterans of the market have long laid their consciences to rest with the soothing salvo, that it is the custom of the trade. If not a man of religious principle, in all probability this sophism will in time satisfy him, and he will follow in the beaten track of dishonesty; for the temptation is too strong to be vanquished without divine aid.

But this custom, so much spoken of, and which constitutes the morality of commerce, what is it? On what authority does it demand respect? A few facts will best answer the first question; and, with regard to the second, this custom is armed with no sanctions save those which it derives from the selfishness and rapacity of man.

The government has wisely instituted severe penalties for the adulteration of commodities, especially articles of diet. And it is in consequence of their proceedings against culpable parties, that the dark moral aspect of the present system of business has been exposed. One fact brought to light is, that the men making the loudest profession of their fairness and moderate charges, have been those most deeply implicated. They even had the cool effrontery to come before the public vaunting the peculiar *purity* of their goods, the very quality for the lack of which they were subjected to punishment. It is to be regretted, that these parties were doing large retail trades; larger, indeed, than those done by many deserving and upright men, who have too much good sense to parade before the public vauntings of their own superiority. The grand object with unconscientious tradesmen is, to get up a reputation for cheapness, and to undersell the honest dealer. This is effected by the adulteration of every article in which detection is difficult, and the prices at which these are ticketed are so low as to render it impossible for the honest tradesman successfully to compete with them. It would be endless to enumerate all the species of adulterations that are resorted to. Ground rice is mixed with white pepper; a composition, called *P. D.*, costing about one penny per pound, with black pepper; chicory with coffee; potato-flour with sugar; tea, when not a mere compound of herbs and shoe-leaves, is adulterated with such things as starch, gum, dirt, and paint. Manufactories of spurious teas have been recently discovered and broken up by the police. The ingredients of these mixtures are of a most deleterious character, and the habitual use of them inflicts enormous injury on the poor, who are generally tempted to resort to *cheap* shops. The criminality of these defrauders is, indeed, great; for they do not scruple to add inhumanity to dishonesty.

But, when the path of rectitude is once forsaken, the wanderer knows not into what depths of crime he may fall. 'As a reputation for cheapness is the chief thing aimed at, many other deceptions are practised to obtain it. A tradesman selects an article, with the value of which the public are acquainted, and sells it at, or below, the cost price. The public are thus led to believe that his other goods are proportionally cheap. 'Goods sold in this way are called *leading articles*.—

With the draper, calico forms the "leading article"; this he disposes of at a halfpenny a yard less than the cost, and having thus secured a character for cheapness, he can then charge many shillings, and even pounds more than the value, for shawls and other articles, of which the value is variable. With the grocer, sugar is made the principal article, as the public are generally acquainted with its value, and it is sold at a halfpenny a pound under prime cost. The buyer is thus led to imagine that he can also procure cheap tea at the same place; and in the trade, this dodge is aptly denominated a sugar-trap. It is hardly necessary to say, that the tradesman in the sale of tea takes care amply to reimburse himself. It is often said, that if the articles used for adulteration are not deleterious, no injury is sustained by the public, and chicory with coffee is cited as an instance. But the question, in the first place, is not as to the seeming good or bad results to the purchaser, but whether it is right to sell goods under false names—whether, in fact, deception is a legitimate principle of commerce? Perhaps no one—not even those who practise it—would contend that it is. It is worse than trifling to attempt to palliate fraud, by the excuse that the spurious articles are of a harmless character. Truth is sacrificed, and its sacred obligations trampled under foot; it matters not for what object, the crime stands inexcusable, and merits indignant rebuke. It requires a considerable effort of forbearance to deal calmly with men who, when justly charged with violating the laws of morality, excuse their conduct by replying, that they are not poisoning us.

But let us examine for a moment the claim to extenuation thus set up. Is it the fact, that adulterated goods are generally of an innocuous character? On the contrary, chemical analysis has shewn that many tradesmen are perfectly unscrupulous as to what compounds they palm upon their customers. The revelations of the *Lancet* set that question at rest. Experience has taught the public to be jealous of lodging a discretionary power in the retailer's hands, of deciding what articles are, or are not,

beneficial for the animal economy. It has been found, that where money was to be made, the health of the customers was not an object of much consideration.

The great subject of regret suggested by this topic is, that the public should be so easily led away by flaming announcements of cheapness. Parties making them are generally unfair dealers, and their shops are in reality the dearest. Still they continue by puffing and fraud to withdraw custom from the honest tradesman. Flash advertisements pay well, otherwise the shops employing them would not be constantly resorted to. This disgraceful state of things will continue till the public are better instructed, and learn to perform their duty in this matter. There are, happily, to be found high-minded and religious men in every department of trade, and it is to them that encouragement should be given.

III.—OVER-TRADING AND CREDIT.—Amongst the evils of the present system of business, *over-trading*, that is, trading beyond the amount of available capital, must be mentioned as one of prominent importance. Its influence on the commerce of a country has attracted the notice of Adam Smith, and other writers on political economy. So long as a merchant transacts business within the limits of his capital, his operations are safe. But when he exceeds those limits to any considerable extent, he exposes himself to embarrassment, and perhaps ruin; and it is to this cause that most bankruptcies are attributable. In addition to his own personal risk by over-trading, the merchant should reflect on the misery in which his fall will involve others; and this consideration should temper his ambition. Society is so inter-linked, that the suffering of one of its members, especially if in a high position, is widely felt. Like the ripple caused by a stone thrown into a calm lake, the circle of calamity widens to the utmost verge.

We believe that most of the abstract principles on which commerce is conducted, are radically correct; but we believe also that the evils of the existing system are traceable to their perversion. Over-trading, however, is in all cases an error.

A tradesman with a comparatively small capital at his command, by receiving payments soon after his outlay, may carry on a large business. Credit may be regarded in the light of a loan, the person credited being the borrower, and the seller a lender to the buyer. When a tradesman gives credit, he of course has confidence in the standing and integrity of the buyer. It would

be easy to enlarge upon the advantages resulting to trade from this principle, and in particular to show how the operations of commerce have been extended by it. But our object is rather to notice the evils which necessarily follow from its abuse, and which are so general as properly to be regarded as part of our commercial system. In all large transactions, credit for a limited period is almost necessary; but if the time is lengthened, and the amount increased beyond due limits, trade is injured, and encouragement is given to heedless speculation. This system of extended credit induces men of small means, and perhaps of none at all, to aim at carrying on a trade requiring a large capital. The result is, that, being compelled to provide for meeting their obligations, these adventurers strive by every means in their power to undersell each other; and vast quantities of goods are thus often thrown upon the market under the original cost, necessarily causing great losses to the manufacturer and the legitimate trader. It is principally from this cause that what are termed "gluts in the market" arise. De Foe, whose practical good sense has rendered his works the delight of both the child and the philosopher, has left some observations on over-trading and credit, which, though written more than a century ago, are applicable in all their force to the present day, and which are too wise and just to be passed over. He observes, "There are two things which may properly be called over-trading, and by both of which tradesmen are often overthrown:—1. Trading beyond their stock [or capital]; 2. Giving too large credit. A tradesman ought to consider and measure well the extent of his own strength: his stock of money and credit is properly his beginning; for credit is a stock as well as money. He that takes too much credit, is really in as much danger as he that gives too much credit; and the danger lies particularly in this—if the tradesman over-buys himself, that is, buys faster than he can sell, buying upon credit, the payments perhaps become due, too soon for him; the goods not being sold, he must answer the bills upon the credit of his proper stock, that is, pay for them out of his own cash; if that should not hold out, he is obliged to put off his bills after they are due, or suffer the impertinence of being dunned by the creditor, and perhaps by the servants and apprentices, and that with the usual indecencies of such kind of people. This impairs his credit; and if he comes to deal with the same merchant or clothier, or other tradesman again, he is treated like one who is but an indifferent paymaster; and though they may give him credit as before, yet depending that if he

bargains for six months, he will take eight or nine in the payment, they consider it in the price, and use him accordingly, and this impairs his gain; so that loss of credit is indeed loss of money, and this weakens him both ways. A tradesman, therefore, especially at his beginning, should be very wary of taking too much credit. It would be preferable to let slip the occasion of buying now and then a bargain to his advantage, for that is usually the temptation, than buying a greater quantity of goods than he can pay for, run into debt, and be insulted, and at last ruined. Merchants and wholesale dealers, to put off their goods, are very apt to prompt young shop-keepers and young tradesmen to buy great quantities of goods, and take large credit at first; but it is a snare that many a young beginner has fallen into, and been ruined in the very bud; for if the young beginner does not find a vent for the quantity, he is undone: for at the time of payment, the merchant expects his money, whether the goods are sold or not; and if he cannot pay, he is gone at once. The tradesman who buys warily, always pays surely; and every young beginner ought to buy cautiously. If he has money to pay, he need never fear goods to be had; the merchants' warehouses are always open, and he may supply himself upon all occasions as he wants, and as his customers call. It certainly is not possible, in a country where there is such an infinite extent of trade as we see managed in this kingdom, that either on one hand or another, it can be carried on without a reciprocal credit both taken and given; but it is so nice an affair, that I am of opinion, as many tradesmen break with giving too much credit as break with taking it. The danger, indeed, is mutual, and very great. Whatever, then, the young tradesman omits, let him guard against both giving and taking too much credit."

• It would be wrong to pass from this subject without noticing the social evils which are the lot of all who give or take too much credit. Young men, particularly if possessed of fortune, are often induced by designing persons, to make extensive purchases, the time of payment being fixed at a very distant period, or perhaps left entirely to the discretion of the purchaser. Youth is proverbially thoughtless, the enjoyment of the present moment being the first object of its desire. It would be uncharitable and untrue, to assert, that all who are now unable to meet the demands of their creditors incurred those obligations with the deliberate design of not discharging them. On the contrary, many young men are in that disgraceful position from sheer thoughtlessness, and from too easily yielding to temptation. How many who

enter our universities, followed by parental love and prayer, feeling within them the higher hopes of newly-awakened genius, are seduced from the path of rectitude by those who teach them to postpone to a distant future the discharge of the obligations of to-day. Tradesmen sometimes complain of the losses they sustain, they do not reap the harvest they expected. Our regret would be the greater, if we believed that they had used no arts to foster the extravagance of the young and unsuspecting. Tradesmen must often be aware, that the expenditure of young men is on a scale far beyond the means at their disposal, and which even their parents or guardians must have some difficulty in meeting. If, with this knowledge, they endeavour to force their goods upon them, they do so at their own peril.

It is almost impossible to overstate the evils resulting from debt. In all cases there is an obligation incurred; but when the debtor knows that he is unable to meet the claims on him, he feels that he can no longer be said to belong to himself. That independence of mind which arises from the consciousness of owing no man anything is forfeited, and a craven fear usurps its place. To a highly-sensitive and honourable man, whose embarrassments have arisen from unlooked-for misfortunes, there is no position more disheartening than this. It is the engrossing subject of his daily thoughts; and, in the hours of the night, sleep, "which, like the world, her ready visit pays where fortune smiles," flies from his couch. He contemplates with inexpressible grief the forfeiture of his honour; and such is the power of this reflection, that a large proportion of suicides is traceable to it. The following mournful example is given by a recent financial writer. So early as the middle of the eighteenth century, the clause which excluded the representatives of suicides from participation in the amount insured, excited attention; and an office was established which, for a corresponding increase of premium, paid the amount to the relatives of the self-murderer. One man, deeply in debt, wishing to pay his creditors, and not knowing how, went to the office, insured his life, and invited the insurers to dine with him at a tavern, where several other persons were present. After dinner, he rose, and, addressing the former, said, "Gentlemen, it is fitting that you should know the company you have met. These are my tradesmen, whom I could not pay without your assistance. I am greatly obliged to you; and now—" without another word, he bowed, pulled out a pistol, and shot himself.

Young men often, for the gratification of vanity, or vicious

desires, will run heedlessly into debt, and ruin their prospects for life. They thus fasten fetters upon themselves which effectually prevent all progress. They are to a great extent confined to one locality. If they wish to emigrate, rightly thinking they might in that way retrieve their position, they must pay their debts before leaving the country, if they do not wish to earn the reputation of a felon. But having been disabled by their folly and extravagance from satisfying their creditors, they are compelled to drag on an all but hopeless existence. In moments of hilarity, under the baneful influence of the wine-cup, they may affect to laugh at their embarrassments, as a consumptive patient, just sinking into the grave, sometimes fancies himself in vigorous health. But in both cases the worm is at the root. And the debtor, beneath his affected gaiety, is consumed by an anxiety which preys upon his life. If to banish care he surrounds himself with those companions by and for whom he has been led into his present difficulties, the spectre of himself, when free and happy, mocks him at the festive board. As he advances along the path of life, and marks the deepening gloom that gathers over the future, he often turns to look back on the brighter days of his childhood, when from the lips of pious parents he listened with delight to the lessons of truth and virtue. He feels sorrow and remorse; and it is here that there is hope. The advantages of early religious training, though at the moment apparently thrown away, are found after many days. The seed which seemed dry and dead germinates; and the rocky desert of the human heart, softened by the genial influences from above, rejoices and blossoms as the rose.

The debtor is frequently subject to constant annoyance from men, who, naturally without refinement of feeling, become rudely importunate, from the fear of losing their money. He is subject to this, too, at all times and in all places. He suffers, perhaps, the mortification of having his character exposed before a parent or friend, from whom it has been his constant endeavour to conceal his extravagance. Nothing is more foolish and unmanly than to blame a creditor for this. He has a right to use every means to obtain payment, and shame is often the only feeling left to which he can appeal. Besides, the man who runs up bills without any prospect of settling them, places himself in quite a dubious light, and must expect to be treated with harshness. Airs of gentility, and pretensions to superiority over vulgar tradespeople, often distinguish the spendthrift. It would almost appear to be an innate tendency of human nature to insult and

sneer at those whom we have injured. The man who is actually subsisting upon the industry of others, whose house has been furnished, and whose daily food and clothing are provided by unpaid tradesmen, will sneeringly complain of their low character and want of breeding, at the same time using every attempt to defraud them of their rightful dues. Such a man should not be surprised if the patience of his creditors is at length exhausted, nor should he look for consideration when he has forfeited all claim to respect. It is a duty which the tradesman owes both to his family and to himself, to see that he is not defrauded. So far from being blamed for doing this, he merits commendation for his diligence.

Whatever a young man's wishes may be, if he cannot gratify them without injury to others, let him, as Solomon says, "put a knife to his throat." He must be either very foolish or very wicked, who can sacrifice the happiness of those connected with him, in order that he may obtain some selfish and unworthy object. It does not follow, that because we have certain appetites and desires, they are to be always gratified; on the contrary, it is one of our first duties, to well discipline them, to break them in, and to subject them wholly to the guidance of reason and religion. "Let us eat and drink, for to-morrow we die," is the language of fools. Before indulging our wishes we should ask ourselves, Shall I in doing this give pain or anxiety to any one? Shall I distress the kind hearts of my parents, and lead them to suppose that their prayerful and watchful care has been in vain, and that all is not as it should be? Shall I be led by this one step into a course of dissipation, which shall terminate—where? Shall the substance of my father's toil, shall the means which should support my revered mother in her declining years, be wasted in riotous living? Shall I disappoint their hopes, and send them sorrowing all their days? Shall I go to the house of prayer, and keep holy the day of rest, or become a frequenter of those scenes where lust and riot hold their hateful dominion? Shall I enjoy the pleasures of sin which are but for a season, and risk an eternity of joy? Shall I look up to God and say, "Thou art my Father, my Portion, my Guide," or shall I fall back into the world, and lose myself in its follies and delusive joys? If these questions were seriously considered by young men when the voice of the tempter is heard at their side, many hearths, now bleak and desolate, might be radiant with the sunshine of happiness. In the metropolis particularly, the temptations to which young men are exposed are numerous and

powerful. The ingenuity of man is taxed to confound the distinctions of vice and virtue; and though, in reality, this can never be done, yet to the thoughtless mass, the dark shades of the one are made to appear to blend and fade away into the other. It is only when looked at in the light of revelation, that good and evil appear in their proper colours. A taste for the theatre, besides making a serious drain on the resources of a young man, tends to encourage and lead into dissipation. It is invariably found that a taste for foppery in dress and other matters accompanies it: and while ordinary expenses are increased, the means of meeting them decreases; and, unless a moral reform takes place, ruin, sooner or later, is certain. To guard against an approach to such a calamity, the young man should have the manliness to say "No," when he thinks that word should be spoken.

"A man," writes John Foster, "without decision can never be said to belong to himself; since, if he dared to assert that he did, the puny force of some cause, about as powerful, you would have supposed, as a spider, may make a seizure of the hapless boaster the very next moment, and contemptuously exhibit the futility of the determinations by which he was to have proved the independence of his understanding and his will. He belongs to whatever can make capture of him; and one thing after another vindicates its right to him, by arresting him when he is trying to go on; as twigs and chips floating near the edge of a river, are intercepted by every weed, and whirled in every little eddy. Having concluded on a design, he may pledge himself to accomplish it—if the hundred diversities of feeling which may come within the week will let him. His character precluding all foresight of his conduct, he may sit and wonder what form and direction his views and actions are destined to take to-morrow; as a farmer has often to acknowledge that next day's proceedings are at the disposal of its winds and clouds. This man's notions and determinations always depend very much on other human beings; and what chance for consistency and stability, while the persons with whom he may converse or transact, are so various? A succession of persons, whose faculties were stronger than his own, might, in spite of his irresolute reaction, take him and dispose of him as they pleased. Such infirmity of spirit, practically confesses him made for subjection; and he passes like a slave from owner to owner." The necessity of guarding against falling into a constitution of mind thus skilfully portrayed is obvious. It is not enough to profess to revere goodness, a decided attach-

ment must be shown in the life to God and truth. A young man without this decision, exposes himself at a disadvantage to the attacks of the corruptions of youth; and may be drawn into difficulties and troubles, from which he may never be able entirely to liberate himself. One of the first and greatest of these will be debt; for his designing *friends*, while not averse to receiving loans themselves, will be always stimulating him to make some purchase, on the plea that he can have credit. For this, of course, he pays an increased price, or has an inferior article.

A great evil in society is the attempt to imitate the manners and mode of living of those in higher positions than ourselves. Poverty has come to be regarded with almost as much horror as crime itself; and the aim of men in general is to appear as far from it as possible. Hence the unnumbered arts employed to mimic the manners of the wealthy. So strongly has this temper taken hold upon society that it extends even beyond this life, and a dreary and tedious pomp marks the obsequies of the dead. Much has been said of the evils of luxury, and it has been assigned as the cause of the fall of many states. The stern virtues which marked the early ages of the Spartan and Roman commonwealths, have been contrasted with the vices that disfigured their later history; and it has been asserted that their loss of morality was coincident with the increase of their wealth: this view of the question is not without truth. At all events it is certain, that living beyond our means is as injurious to morals as to material prosperity. It is a poor ambition for an immortal mind, to make the obtaining of luxurious ease its primary aim. A man with a limited income, if he can procure the necessities and ordinary comforts of life, is not poor; and if he performs aright the duties of his station, there is no reason why he should not enjoy all possible happiness. He may make himself wretched by regarding with an envious eye the possessions of the wealthy; but in this he shews his ignorance of the nature of true happiness. It is in the right use of the means we have, and not in the attainment of greater, that real enjoyment is to be found.

IV.—SPECULATION.—The rapid extension, in modern times, of scientific and mechanical invention, has led thousands of minds to speculate as to the manner in which this knowledge could be turned to the best advantage. Revolutions as extensive and important as any in the political world; are of frequent occurrence in the applications of the physical sciences. The industrial arts are

modified daily by some new discovery; and should scientific research, in coming ages, be attended with successes similar to those with which it has been rewarded during the last half century, the future of the world will be a glorious era, with which its past history will have nothing to compare. Manual labor will evidently be superseded by delicate and efficient machinery. The powers of production, multiplied in the last few years beyond all former precedent, will be inconceivably increased. Enthusiastic speculators have dreamed of a time when two hours of work shall suffice to procure subsistence for the worker; and the ample leisure thus secured will be devoted to the elevation of the mind. They paint in lively colors the perfected social system that shall then arise, conferring blessings of which we are capable in our present darkness of forming but an imperfect conception. Nor is it possible to hear those prophecies without longing for their fulfilment. This golden age of the toiling millions, is an anticipation in which philanthropists have often indulged; and in some instances they have systematized their notions of human perfectibility, and given them to the world. All these solvers of the problems of society look, however, to a distant future for the realization of their schemes. They are dissatisfied with the present social framework; and society offers them no material from which a radically better one can be constructed. The wood, hay, and stubble of human nature in its present aspect, they are self-conscious, cannot be converted into that glorious temple, into which the nations shall crowd, to bow before the spirit of universal fraternity. They discover that the path of improvement is impeded by the barriers of selfishness and wrong, which thwart them at every step. Many continue the conflict long after all faith in the triumph of their system has fled. Physical want and wretchedness, notwithstanding the advance of science, are rife in our midst; no less than two millions of individuals now live upon the resources of the remainder of the population. The truth is, that scientific knowledge alone will not suffice to eradicate the evils that afflict society. There must be a moral renovation before they can be overcome.

It is a painful duty, but a binding one, to remind all reformers, that the period is apparently distant when their systems of universal justice shall be carried into practical operation. Before that time arrives, the moral perceptions of mankind must be enlightened, and a mighty change wrought within them. Till then, these systems, with their elaborate definitions of human rights, and exhortations to virtue, will be unheded by the mul-

titude, and be of interest only to the philosophic few. There are grounds for supposing that we are forming a habit of self-laudation, which assigns to the present age and all its doings, an unmerited glory. There is much to astonish and to delight us in the triumphs of genius in science and art; but the one question will recur, have we advanced in morality and goodness? For the mere increase of wealth is simply a curse, unless there comes with it the knowledge how to employ it rightly. On every subject, and in every place, we are constantly talking of progress, but progress to what? Unless it means the advancement of real virtue, the bringing the soul into nearer communion with God, what is it worth? Have all the appliances of science, and the possession of wealth, been able to prevent the fall of the nations that have preceded us? And how can we hope to escape their doom, unless our moral power is greater than theirs. In Christianity are combined all the principles and means by which individuals and nations can be exalted. We are called a Christian nation; are we so in fact? Is Christianity, in all its breadth and living energy, received into the heart? As a nation, we are distinguished by our commercial greatness; do we in our commerce, in the daily transactions of life, shew forth the principles of the Christian faith? Are our men of business generally noticeable for their unselfish and unworldly character, and for their scrupulous observance of that law, which enjoins them not to circumvent or defraud their brother in any matter? We feel compelled to answer in the negative. This is a grave and serious charge, the truth of which, however, those who have the means of personal observation will admit. They who have not will, we think, be led to the same conclusion, by considering the rise and progress of reckless speculation in the modern system of business.

Examples of the fatal effects of an inordinate love of speculation, are unfortunately too numerous. The earliest recorded instance of this hurtful speculative spirit occurred in Holland in 1634, and is known under the name of the Tulip Mania. In that year, the principal cities of the Netherlands were seized with a desire to possess certain descriptions of tulips; and this engaged them in a traffic which encouraged gambling to a ruinous extent. The avarice of the rich was inflamed by the prospect of boundless wealth, and the poor imagined their troubles at an end, and fortunes within their grasp. The value of a flower rose to more than its weight in gold. And this period, like all others of a similar character, ended in enriching a few by the impoverishment of the many. Tulips were not

more highly prized nor sought after more eagerly in 1634 than railway scrip in 1845. A similar principle, or rather the want of all principle, was as noticeable in the one case as in the other. Contracts were entered into for the delivery of certain roots, which were never seen by broker, by buyer, or by seller. At first all appeared to flow smoothly. Congratulations and revellings were general. Bargains were confirmed at costly banquets; and a man one day pinched with poverty, astonished his neighbours the next, by the display of boundless magnificence.

The desire to trade in flowers took hold of all ranks; and the drowsy Hollander, with little of the romantic in his character, believed that a veritable golden age was approaching. This feeling was not confined to one class or profession of the people, it spread to all. To obtain cash, property of every description was sold at ruinous prices. When, too, it became known that London and Paris were seized with this tulipomania, it was thought that the wealth and commerce of both hemispheres would centre in Holland, and that want and wretchedness would become a tale of the past. Perhaps there are no greater instances of human folly on record than the prices given for these bulbs. Goods to the value of two thousand five hundred florins were given for one root. Another kind usually sold for two thousand florins; and a third was valued at a new carriage, two grey horses, and a complete harness, and twelve acres of land were given for a fourth. But this unnatural state of things could not last. The panic came, confidence was destroyed, agreements, no matter how solemnly entered into, were broken, and every city in the Netherlands had its bankrupts. The gay visions of wealth which had dazzled thousands dissolved, and left not a rack behind. The possessors of a few tulips, which a few days before were valued at many thousands of pounds, were astounded when the truth appeared that they were worth absolutely nothing. The law would not regard the contracts entered into as legitimate trade, but looked at them as gambling transactions. Actions for breach of contract were therefore void. So extensive was the evil, that it occupied the attention of the Deliberative Council of the Hague, who were, however, quite unable to find a remedy. Its effects were seen for many years in a depressed commerce abroad and a wide spread distress at home. This event, though one of the sternest rebukes that could be given to the cupidity of man, did not long prevent the growth of the speculative spirit. It checked for a while but only to break out in a more ungovernable manner at a future time.

The origin of our national debt or the loan system, is commonly but erroneously referred to the reign of William III. Mr. Macaulay remarks, that "there can be no greater error than to imagine that the device of meeting the exigencies of the state by loans was 'imported into our island by William III.' From a period of immemorial antiquity, it had been the practice of every English government to contract debts. 'What the revolution introduced was the practice of honestly paying them.'" The manner in which many English sovereigns raised the money they required was arbitrary in the extreme. Richard I., who seconded with passionate zeal the preaching of Peter the hermit for the rescue of the Holy Sepulchre, levied a contribution on his subjects for this object, and declared that sooner than be defeated in his purpose he would sell London itself. To procure money, he even feigned the loss of his signet. Henry III. seized the property of his subjects, and likewise borrowed money at a high rate of interest, which the parliament however would not discharge. Edward I. appears to have had a predilection for ecclesiastical property, for he took possession of the money and plate of monasteries and churches. He affected great zeal in the cause of the crusades, planned an expedition to Palestine, and when the money required for this had been collected, he took possession of it, and declined both the danger and the honor of a crusade. Arbitrary fines and taxes were levied, and loans exacted by almost all the sovereigns of England up to the revolution of 1688. "Charles I.," remarks Mr. Francis, "seized the money of his merchants; and his bonds were hawked about the streets, were offered to people as they left church, and sold to the highest bidder. The Commonwealth were debtors on the security of the forfeited estates. Charles II. took money from France, shut up the Exchequer, borrowed from his friends, and did anything rather than run the risk of being again sent on his travels. Thus it would seem that the exchequer of the earlier monarchs was in the pockets of the people; that of Henry VIII. in the suppressed monasteries; Elizabeth in the corporations; and Charles II. wherever he could find it."

The accession of William III. to the English crown, marks an important era in the commercial history of the nation. The contests into which he entered to curb the power of France, necessitated the contracting of heavy loans, which were the foundation of that mighty accumulation known as the National Debt. A great impulse was given to trade by the revolution of 1688; but jobbing in the English funds and East India stock

sopn become prevalent: the Royal Exchange was then what the Stock Exchange has been since 1700, a common resort for the prosperous and wealthy who hoped to increase their gains, and the penniless adventurers, the more numerous class, who hoped to obtain money from those who had it. It is often said, that persons holding government stock, will support and aid the government; but the conduct of the holders does not seem to prove that assertion. The history of the largest holders, and of the men connected with the sale and management of these funds, shews distinctly, that they have no other or higher guiding motive than their own interests, and that, to forward them, they do not hesitate to take advantage of the embarrassments of the government. We find, that in 1697, when the National Debt amounted to twenty millions, that the duties apportioned for the payment of interest and annuities were insufficient to meet the claims by five millions. The monied men, ever on the watch for events which could be turned to a pecuniary account, took advantage of the helpless state of the government, and made fortunes out of their distresses. To such an extent was this carried, that Parliament passed a law against stock-brokers and jobbers, which limits the number of the former, makes some stringent regulations, and animadverts severely on the conduct of the whole body. The same arts were practised then as now to affect the markets. Speculation and jobbing were busy with East India stock. If a vessel richly freighted was on its way from the East, persons were employed to whisper mysteriously of hurricanes in which she had been lost. When peace was unbroken in our Eastern possessions, rumours were circulated of the outbreak of war, and when they were well nigh falling into the hands of the enemy, the news was industriously spread that peace had been concluded. Speculators were ready then as now with a thousand sleights to entrap the unwary; and as shares in a fictitious railway scheme can now be raised 50 per cent., so at that time the broker could cause a variation in the price of East India stock of 263 per cent. "In Change Alley," says a recent writer, "assembled the sharper and the saint; here jostled one another the Jew and the Gentile; here met the courtier and the citizen; here the calmness of the gainer contrasted with the despair of the loser; and here might be seen the carriage of some minister, into which the head of his broker was anxiously stretched to gain the intelligence which was to raise or depress the market. In one corner might be witnessed the anxious eager countenance of the occasional gambler in strong contrast with the calm, cool demeanour of the man whose trade it was to

deceive. In another, the Hebrew measured his craft with that of the Quaker, and scarcely came off victorious in the contest; while in one place, appropriated to him, stood the founder of hospitals, impressing with eagerness upon his companion the bargain he was about to make in seamen's tickets." The character which these men bore was by no means an enviable one. They were accused, and justly, of ruining and impoverishing all who dealt with them.

The great error committed by William III., was borrowing on irredeemable annuities. But the blame attaching to him is light, compared with that which is due to later ministries, who were well acquainted with the great moral and social evils inseparable from permanent debts. The year 1715, in which England was thrown into consternation by the invasion of the Pretender, was too precious an opportunity to be neglected by the jobbers; they used every endeavour to obtain truth, and to disseminate false intelligence. The following is an example of the species of trickery usually resorted to:—

The inhabitants of a small town between Perth and the seaport of Montrose, where James embarked after the failure of his expedition, were alarmed at seeing a coach and six travelling at a great rate. It was generally known that the rebel army had been routed and its chiefs scattered, and that the deposed king, for whose cause they had fought, was a fugitive in the country. The people of the village were therefore not surprised when the carriage was surrounded, and the prize conveyed with much noise and parade towards London. News having reached the city that the Stuart was a prisoner, this story arriving immediately after gave it strong confirmation. The funds of course rose; and the inventors of the stratagem congratulated each other on their sagacity as they divided the profits.

At the commencement of the eighteenth century, the prospectus of the Charitable Corporation was issued. In this paper, it has been well observed, the wants of the needy and the infamy of the pawnbrokers, the purest philanthropy and a positive 5 per cent., were skilfully blended. The fact, which is always true, was set forth—that the poor have to pay a much higher interest than the rich, being often compelled to pay 30 per cent. by the usurer; and it was proposed that the wealthy should advance sufficient capital to enable the company to grant loans to the poor at 5 or 6 per cent. A capital of £30,000 was speedily subscribed, a charter obtained, and the Charitable Corporation fairly launched into existence. It grew and flourished; and, in 1719, its capital was increased to £600,000. In the

direction were men of rank, such as Sir Robert Sutton, one of His Majesty's privy council; in the proprietary were many monied men; its executive were clever enough, but without moral principle. One day the alarm and surprise of the public were roused by the announcement, that the cashier, with another of the chief officers, had disappeared. The poor, for whose benefit the corporation had been professedly established, gathered in crowds, and the rich demanded explanations. An examination laid bare one of the most startling schemes of villany and fraud that disfigure our commercial history. £30,000 remained out of half a million. The books had been falsified, and money lent to the directors on fictitious pledges. Several persons of rank and importance were implicated. This bankruptcy occasioned wide-spread distress, there being scarcely a class in English life which had not its representative in suffering. The House of Commons was inundated with petitions, and the members of the senate concerned in the fraud were expelled the House, and their estates confiscated.

The bankruptcy which we have thus hastily noticed was brought about, not more by direct embezzlement, than by connivance, on the part of the managers of the corporation, at those petty frauds, into the practice of which business-men are so liable to fall. The history of this and similar calamities must lead every humane and upright man to be on his guard, lest his actions wear a doubtful aspect. To avoid the very appearance of evil, is a moral precept of deep significance; and, if duly pondered, would prevent many from entering on a career of infamy. The most appalling consequences sometimes follow commercial frauds. In the case we have just described, families were suddenly brought from affluence to starvation; and it is a well-authenticated fact, that refined and delicate women, up to that period without a stain upon their character, parted with their virtue to procure bread. What could be the feelings of the men by whose crimes this misery was produced? Some of them contrived to evade the penalties of the law; but there is a justice from which there is no fleeing, and an inward monitor which at times makes the hardest and the blackest heart to quake with terror.

In passing through this wilderness of time, the traveller is liable to sink into the quicksands of doubt and sin which are scattered over his path. But, instead of trusting to his own ideas of virtue for preservation, he should look upward with faith to his Father, and say,—“Hold thou me up, and I shall be safe.” And thus, though mingling continually with the world in all its

varied walks of business, he will not be of it. He will be preserved from that rammon-seeking spirit which is destructive to all the Christian graces, and which defiled the worship of the Jewish Church, turning the courts of the house of God into a den of thieves.

To the statement of Britain's guilt some will reply, that the mercantile morals of other nations are equally lax. This may be true; but it does not palliate our guilt. We send the Christian missionary to heathen nations, that through the power of the truth "men may be turned from darkness to light, and from the power of Satan unto God;" and we do well. It is, however, matter for deep regret, that our countrymen, who traffic at the mission stations, too often shew, by their dissolute living, that they are, at least practically, ignorant of the first principles of the Christian faith. They thus throw great hindrances in the path of the missionary. It will be a proud day for England when every vessel that carries her flag shall be the herald of justice and peace; and when her sailors and merchants shall so live as to lead nations, who know not the Saviour, to say,—"We perceive that God is with you of a truth."

The system of lotteries which, at the end of the last, and beginning of the present century, took such a hold of rich and poor, and which was patronized by the government, was fortunately abolished in 1826. A parliamentary committee, appointed some years before, to inquire into the evil, observe, in their report, that,—“the foundation of the lottery is so radically vicious, that under no system can it become an efficient source of gain, and yet be divested of the evils and calamities of which it has proved so baneful a source. Idleness, dissipation, and poverty are increased; sacred and confidential trusts are betrayed; domestic comfort is destroyed; madness often created; crimes, subjecting the perpetrators to death, are committed. No mode of raising money appears so burthensome, so pernicious, and so unproductive. No species of adventure is known, where the chances are so great against the adventurers; none where the infatuation is more powerful, lasting, and destructive. In the lower classes of society the persons engaged are, generally speaking, either immediately or ultimately tempted to their ruin; and there is scarcely any condition of life so destitute and so abandoned that its distresses have not been aggravated by this allurements.”

We have quoted these observations, because, though lotteries have been abolished, their principle is still tolerated in what is termed raffling, which is a species of lottery on a small scale.

This is an evil seriously affecting young men employed in large houses and public establishments. The amount staked is generally, though not always, small; and the trifling amount of the risk—perhaps a few shillings—is used as an argument for the harmless nature of raffling. But this is not a question of arithmetic, but of morals. The objection to raffling, and all such practices is, that they encourage a gambling spirit, whether the speculator gains or loses. The man who stakes ten shillings to-day will find himself risking ten pounds to-morrow; nor, when he has yielded to the fascination of gaming, can he tell whither it will lead him. A young man should not suffer himself to be drawn into these things by the assurance that, if he loses, the loss will not inconvenience him; but should ask what their moral influence may be upon his mind. Before he plucks the flower he should see that the serpent does not lurk beneath it. Let him study the lives and characters of those with whom he is in daily contact, who are addicted to gambling, by whatever smooth and pleasant name it may be called. Let him observe the haggard looks, the fretful temper, and the idleness of those who devote themselves to it. Let him remark their ill-concealed dislike to morality and religion, and the moody silence with which they brood over some scheme which may postpone, for a time, the ruin that awaits the dishonest and the reckless. He will then, perhaps, be deterred from following a course which leads to destruction.

Enough has been said to show the great want of moral principle that there is in this branch of business. Nor can any one regard this question with indifference, who reflects that the Stock Exchange is the scene where are transacted the greatest money operations of Europe. It is the place to which merchants from every nation resort; and it were well if the professed Christian who transacts business there, sent the foreigner from our shores impressed with the conviction, not only of our cleverness and intelligence, but also of our honesty and uprightness. We need hardly say, that there are upon the Stock Exchange many men of spotless character, whose civic and private virtues are above suspicion, and whose names are remembered with blessings in the abodes of the poor. They see and deplore the evils around them, which appear to be incurable so far as human skill and foresight are concerned. This question of speculation is not, however, confined to the jobbers and dealers of the Exchange, nor to any profession or class: its subtle spirit permeates society; and when one person has obtained a prize, thousands rush forward to make the same venture. How many

are to this moment suffering from the eagerness with which they caught at the railway bubble of 1845 and 1846! The majority who trafficked in the shares did so, not so much from seeking a good investment, which is of course a proper object to aim at, but from the hope of realizing large profits by the chances of the markets. Many, indeed, had little or no money, and unblushingly practised all the arts of the gambler. Serving-men and messengers, apprentices and shop-boys, followed the example of their masters, and speculated in railway stock. The mania was universal. Some gained, and more were ruined. The commercial evil of such a state of things is, that the capital of the country is diverted from its legitimate channels. Hence, not only does trade in general suffer; but, as the capital invested is sunk in works and buildings in greater number than society requires, the dividend is necessarily small. The average of the dividends declared by the railways of the United Kingdom supports this conclusion, and shows that the profit now realized is considerably lower than that derived from other undertakings.

The unnatural impulse given to the railway system, by the excitement of 1845 and 1846, is shewn by a parliamentary return of 1849. Previously to 1843, Parliament had authorized the opening of 2285 miles of railway, and every one of these has been completed. In 1844, 805 were authorized, and only twenty-one miles remained unexecuted. In 1845, however, 2700 miles were sanctioned by Parliament; and of these, in 1849, 1298 miles, or nearly one-half, remained to be executed. In 1846, when the excitement was most intense, the legislature passed bills for as many as 4538 miles; of these, in 1849, 4056 miles, or nearly eight-ninths of the whole, remained unexecuted. These facts prove, that railways have absorbed an excess of capital. Nor does it appear probable, that the large profits at first reaped by some of the leading companies will again be reached. Between almost all our great towns, competing lines are established; and before the average dividend for all the lines can rise to five or six per cent., the trade of the country must be greatly enlarged.

We cannot leave this subject without remarking on the criminality of those who, solely bent on obtaining wealth, hesitate not to plunge hundreds of families into poverty or embarrassment to gratify their desire. There are, or have been, chairmen of railway companies, who have plundered the widowed and fatherless of their bread. And though an indignant public, as well as their own proprietary, have inflicted upon them the disgrace which dishonesty merits, it is matter for regret, that the law either did

not or could not punish them. It is an unfavourable sign of our times, that men whose hands are stained with ill-gotten gold, should exert so much influence on, and be courted by, society; so strongly do we cling to the worship of mammon.

The miseries resulting from gambling being so extensive and obvious, there have necessarily been many attempts made to remedy the evil. We have before observed, that the influence of parliament was of no avail; so far from being beneficial, the attempts of the legislature to prevent gambling in the funds have been productive of mischief. Sir John Barnard's Act, providing that losses on bargains for time should not be recoverable, while it has not deterred men from speculating, has enabled the dishonest loser to defy those whom he has swindled; the only punishment to which he is subjected, and for which he cares but little, is having his name posted on the black board of the Stock Exchange. It is a common thing to meet with persons who suppose that they have a remedy for every evil under the sun. But there are some evils which no human ingenuity can overcome. We may pass resolutions, and legislate to the end of time; we may hold large meetings, and make lengthy speeches; but, after all, we merely scatter a few flowers on the surface, while the volcano grows and threatens beneath. So long as the possession of wealth is looked upon as the highest good, every means that can be devised will be put in operation to obtain it. The object appears so desirable, and the distance from it so great by the ordinary road of patient industry, that means which the conscience disapproves are employed to reach it. The robber and the gambler, though one employs force and the other stratagem, are each actuated by the same motive. An immense majority of the criminals who crowd our gaols are committed for offences against property. Poverty and ignorance are the causes of only a minor portion of them. The greater part of these crimes, and of all the disorders that afflict society, originates in that fervid desire of wealth which the apostle declares, drowns men in destruction and perdition. But so general has the thirst for gold become, that we practise a false charity in excusing each other's offences; and as an army will advance boldly to an attack where each man singly would be daunted, so we too often strengthen one another in iniquity, and follow the multitude to do evil. We are too idle and indifferent to struggle against the stream, though it bears us away from truth and God. One would have supposed, that an inheritance, which cannot fade away would have overweighed, in the estimation of all to whom it had been revealed, the possessions of earth, which, at the best, are uncertain in their tenure,

and unsatisfying in their enjoyment. But the time has not arrived when men estimate things according to their worth; and it appears certain that, if left to the guidance of their unaided reason, they never would. If, we desire a new and better state of things, we must go at once to the root of the matter. The first duty of every man is, to understand the worth of the immortal spirit which animates him, and to know, and act upon the knowledge, that if he gained the wealth of the globe by periling his spiritual life, he is lost and befooled by the bargain.

No person is called upon, and it is no sign of wisdom, to despise wealth. It is a great talent; and, when rightly and unselfishly used, "blesseth him that gives and him that takes." Still, great talents bring with them great responsibilities. There is a danger that this thing, which brings us so many comforts, pleasures, and conveniences denied to others, should become the object of exclusive love. Multitudes of men love money, to the exclusion of every higher object offered to the contemplation of the soul. The yellow dust of gold which has been thrown in their eyes has blinded them to all but itself. He who made them, and who claims the soul, with all its strong affections, as his own, is not thought of. Morality, religion, all that is really worthy of our highest regard, weigh lightly in the balance against this inordinate desire of riches. The Scriptures are full of warnings on this point. When the apostles wrote, they saw, amidst the greatness of Rome, the symptoms of that destruction which the lust of power and riches brings upon a people. So corrupt did the nation at length become, that, at one period, the Roman empire was openly put up for sale. There is but one mode by which we can escape the degradation that has overtaken the nations that have preceded us; and that is, by the reception of Christianity into the heart, and by a steady adherence to Christian morals in all the actions of life.

In commercial states, though some sagacious speculators make rapid fortunes, it will be found that the bulk of the wealthy and reputable citizens have gained their position by long-continued and well-directed industry. The poor should recollect, that in many a speculation where one individual is successful, numbers are beggared; and that while the success of the one is widely known, the losses of the many are forgotten. There are numbers of small tradesmen and citizens who, by prudently keeping aloof from the alluring, but deceptive schemes of the day, find themselves, after the lapse of a few years, in possession of an independence, which enables them to look forward to old age without anxiety. It is no uncommon thing for the prudent

man to see the rich speculator reduced in one day to destitution. These instances will reconcile him to the fruits of honorable labor. Let not the worker envy the sudden splendor which sometimes surrounds the gambler. In an upright and true heart is the fountain of happiness; and prosperity can never be divorced from goodness. It is something, too, to preserve the mind free from the carking cares which are the lot of those who pass their days in endless scheming and plotting to overreach their fellowmen. The effect of such an occupation on the individual character is indeed mournful. Who has not marked the scornful sneer of the man of the world as some plan of Christian benevolence has been unfolded before him? He is thinking whether it will pay, but as there is no dividend promised, he will decline investing his money. The richest man, perhaps, of this country, who bought and sold stock to the extent of millions, has left no record of his liberality. It is related of Sir Thomas Halifax, that during a severe winter, when requested to join his neighbours in a subscription for the poor, and told that, "He who giveth to the poor lendeth to the Lord;" he replied, "He did not lend on such slight security": and it is worthy of remark, that when he afterwards applied to a wealthy friend for assistance, a similar answer was returned to his application. The mere man of money, with whom the amassing of riches is the one object of life, is incapable of discerning moral excellence. He estimates the worth of everything around him by the greater or less facility with which it can be turned into gold. He is an alchemist in his way, and as ignorant of moral laws, as the early searcher after the precious metals was of the laws of material nature. His life is wasted, and in the highest sense, the more prosperous he is, the more unfortunate is his condition. His life is one great blunder; and he who prided himself on the supposition, that there was not a moment of his existence which he had not turned to account, will discover at last that he has neglected the thing most worthy of his serious attention.

Few men who have devoted the strength of their life to the accumulation of riches, can conscientiously say that they are happy, or satisfied with the course they have taken. It is impossible that the urgent calls of the immortal spirit for a higher good can be silenced. It is the *right use*, and not the possession of wealth that constitutes happiness. And even when a mind of impetuous nature feels a species of joyous pride in struggling against opposition, when it scales undaunted the obstacles in its path, and seems but to acquire fresh vigor by the exertion, there is a period when, the object being gained, the

soul mournfully calculates the cost. What is the profit? There may be no doubt as to the commercial success, but at what price has it been bought? A man is said to be fortunate; he has made a clever move in the game of speculation, or he has hoarded up for years, with jealous care, the profits of his trade. Well, but is he fortunate in the true sense of the term? Is he a happier and better man? Has he bartered away the pearl of unspeakable value for the false jewels of the world? If he has, though the world were his heritage, he is poor indeed. All the exquisite cunning with which he outwitted his opponents, the keen foresight which discerned events yet concealed in the future; the ready and resolute daring, ever prepared with skilful combinations to meet the crisis of trade; the untiring industry, which made him master of the minutest details, as well as the widest operations of commerce, and that oneness of purpose with which all the powers of his mind were concentrated upon one point, have all been so many weapons which he has turned against himself. "What shall it profit a man, if he gain the whole world and lose his soul."

V.—WRONG CONCEPTION OF THE RELATION SUBSISTING BETWEEN THE EMPLOYER AND THE EMPLOYED.—One of the most common and most deeply rooted evils of our present commercial system consist in the wrong conceptions entertained as to the relative duties of the employers and employed. The importance of this question is obvious, from the fact, that almost all persons rank in the one class or the other. The aspect too of modern society is such as to give this subject a prominence which it has not assumed before in the history of the world. The accepted ideas of past generations are subjected to new tests, and it requires no special gift of prophecy to see that many of them are destined to be cast aside. The convulsions which recently shook France, Italy, and Germany, took their rise, not so much from the vexed question of president or king, as from a strong desire for social reform. We have had occasion to remark before on the fallacies of the socialistic school. Still, the fact remains indisputable that, with the masses of the people, the question of the relation subsisting between employer and employed is the foremost one of the age. The proof of this is seen in the number of publications read by working men which are chiefly devoted to the discussion of the "organization of labour," and in the establishment and support of co-operative associations in all the principal manufacturing towns of England and Scotland. It need not be feared that harm can result from the candid and

open discussion of this question between capital and labour. If the working classes imagine that the present system is unnatural and unjust, and suppose that they can do better by association, in joint stock companies, it is desirable that they should test the value of their opinion by a practical trial. If they fail, the theory in a business point of view is exploded; if they succeed, they can injure no one, but will greatly benefit themselves. And this is far from being an unsatisfactory position for this subject. It is thus removed from the arena of philosophic debate into that of every-day life; and its solution may be effected by the experiments of a few years. Meanwhile, taking society as it is, the prevalent idea is, that the relation between employer and employed is a purely mercenary one. The employer is regarded as purchasing so much labour at a price agreed on, and is supposed to clear off all obligation by its payment. The capitalist has a right to obtain the best labour at the cheapest cost, as persons in general have to purchase other marketable articles on the same principle. But in both cases this right must be exercised in accordance with justice and benevolence; and it becomes a wrong when advantage is taken of the distresses of others. Apparent rights ought to be modified in their exercise, first, by the laws which religion requires us to obey, and secondly, by a regard to the natural rights of our fellow men. But where this notion of a mere money relation prevails, the claims of revelation are often reversed, and the voice of humanity silenced. We then find the employer calculating upon how little a clerk or workman can subsist. If the selection were not invidious, we could give the names of men whose wealth has given them a world-fame, who yet exhibit a meanness towards those who serve them, which would be without excuse in persons of straitened means, but which in their case is grievous injustice. A merchant, whose fortune has been built up mainly by the zeal and efforts of his clerks, and who retires at an early hour in the evening to his country mansion, where he is surrounded by all the elegancies and luxuries of life, never gives a thought to the clerk who goes to some unpretending lodging, where he is hardly able to maintain the appearance of respectability expected of him. All his time, frequently till eight or nine o'clock in the evening, is at the disposal of his master. His life, in fact, is devoted to his interests. Often, too, great responsibility devolves upon him; and disgrace, if not the loss of his situation, is the consequence of error or failure. Many men, holding but subordinate situations in the offices of our merchants, possess great general ability, and are competent to manage any business. It is, then, certainly

harsh treatment that they should receive salaries scarcely sufficient to keep poverty from their doors. The benefits which a faithful servant brings to his employer, cannot be repaid by the least possible salary. The merchant gains nothing by making the only relation between himself and his clerks one of barter—so much pay for so much labour. Kindness and consideration for those employed by him is demanded by both justice and policy; yet how often are they denied? He will enter his office morning after morning, and leave it at night, without taking the slightest notice of his clerks, beyond what business absolutely requires. Such conduct is that neither of a Christian, a gentleman, nor indeed of a really sagacious man of business. For in the spirit in which work is performed consists half its value, and that man will not work with an earnest endeavour to do his best who feels that he is regarded as a mere machine, and that if another could be found to-morrow to perform the work at a less cost his services would be dispensed with. Here, as in all the concerns of this world, the power that most affects the human heart, and inspires it to action, is the law of kindness; but a narrow selfishness, and a petty pride, now usurp its place.

Society seems under the influence of the law of repulsion. The object sought is not to diminish the barriers to mutual confidence between employers and employed, but to multiply them. To those who are not practically acquainted with this state of things, it would appear incredible how little intercourse takes place between persons working together for a common end. After years have elapsed, during which they have met daily for the transaction of business, they behave like strangers to each other. The great man will surround himself with something like the sacredness which is supposed "to hedge a king." He is much afraid of weakening the force of discipline by any acts of kindness and consideration; and would think a courteous "good morning" on entering his office, a compromise of his dignity. This is no over-statement. The fact is undeniable, that the rich employer, in numerous instances, surrounds himself with a cold and repellent atmosphere, in which the kind and generous feelings cannot live. Perhaps he is very sensitive in respect to his position as a capitalist, and has an inveterate dislike to any allusion to the rights of labour; yet by his habitual deportment to his inferiors he encourages discontent, and gives some show of reason to the complaint, that the greatest tyranny is that of the rich. Were there not many capitalists of a directly opposite character, men whose kindness and virtues make them the objects of sincerest regard

to their clerks and work-people, the future of society would indeed be threatening. To preserve that commercial system which is the source of our greatness, we must conduct it on Christian principles. This is not generally done now; but self-interest in its lowest form is substituted for the Spirit that giveth life.

We are so prone to seek for new and startling causes of the changes in society, that we lose sight of the silent but powerful influences which are ever at work. Great events are often brought about by slow and unseen agencies. We think the signs are plainly discernible of a future formidable attack on our social system; and it cannot be defended with effect by those who have brought it into discredit. The employers of this country, to avoid raising against themselves a storm of ill-feeling, must give practical proof of their desire for social order. They must divest themselves of arrogance and mistaken pride. That divine charity, which "suffereth long, and is kind, and is not easily provoked," must be their weapon of defence. Let them show in their intercourse with those placed under them, that their tempers are controlled by religious principle; let them take some interest in the welfare of those by whose labour they prosper; and let them remember, that every man who performs his duty, no matter how inferior a position he holds, is deserving of respect. Actuated by such sentiments, employers will be objects of attachment and regard with all their subordinates. If such conduct were general, theories destructive to the idea of property, and even of society, would not form, as they now do, the creed of thousands. Would socialistic ideas have acquired their present influence unless there had been a great dereliction of duty on the part of the propertied classes? Men are not generally fond of mere abstractions, yet they listen to imaginary schemes for the re-construction of society, with surprising credulity and interest. Why is this? Simply because they see a mass of evils and anomalies around them, and having good hearts but weak brains, favour any project which promises the immediate extinction of them. It is the business of employers not to contribute by any act of injustice, or even of discourteousness, to that spirit of dissatisfaction which unfortunately exists. We do not think with Dr. Arnold, that it is "too late" to prevent social disorganization. But it is certainly high time for the wealthy to awake to a proper sense of the duties and weighty responsibilities of their position, recognizing in their dependents beings with the same immortal nature and the same destiny as themselves. They must carry into every-day life the principles they

theoretically profess, and give practical expression to the truths of the Gospel, "which, when sincerely received into the heart, awaken "good will towards men."

The obligations of the employed to make the interest of the employer their own and to serve him with a ready will and thorough honesty, are enforced by the highest sanctions. It is not enough that a certain routine of duty is gone through; it must be performed with *all our might*. Rational and accountable beings are required to be something nobler than the mere animal whose labour is exacted by whip and spur. A man may be dissatisfied with the nature of his occupation, or he may conceive that he is not fairly remunerated, but this is no excuse for idleness or indifference. While in the service of his employer he is bound, by every principle of honour, to serve him to the best of his ability. His duty to himself requires it. If he takes it upon himself to estimate the worth of his services he will probably overrate them, and by his allowing this overestimate to influence his mind, his employer's business may suffer, and a grievous wrong be done him. But even admitting that he is underpaid, the obligation is not the less strong to discharge his duty, not with eye-service as men-pleasers, but as under the immediate superintendence of God. The command is sufficiently clear, that whatever we do we are to do all to His glory. Multitudes, however, do as little as they possibly can, and take advantage of the absence of their superior to look after their own pleasure or affairs when they should be attending to his. These men would be highly offended at a hint that they were dishonest; and yet, in commercial life, time is money, and they devote the time of their employer to their own purposes. The man of business should be careful to guard against such a practice, as it is the beginning of dishonesty; and when moral barriers are overthrown, it is difficult to say whither the rushing flood of selfishness may conduct us. He who now does not scruple to defraud his master of time, is, indeed, not unlikely to embezzle his money should the opportunity offer.

As it is unjust in the capitalist to take advantage of every depression in the labour-market, or of the misfortunes to which all classes of workers are exposed, so is it equally unjust for the employed to grumble at every reduction of wages. In a commercial state merchants and manufacturers are liable to great losses, and it is too much the habit to lose sight of this fact. Employer and employed should make the continued interest of both parties their study, neither looking exclusively to his own

side of the question. When business men recognise this mutual consideration as a principle of sound policy, both trade and morality will be benefited.

That kindness and brotherly feeling are productive of profit commercially, is easily proved. Let any one visit the establishment of a manufacturer, who shows a lively interest in the religion and social condition of those under him, and contrast the state of things there with that which exists where the employer pursues an opposite course. In the one case, he will perceive on the part of the employed a readiness and activity in the performance of work, which no amount of pay could alone produce; in the other the routine of duty is gone through in sullen indifference, as a mill-horse treads its ceaseless round, and with about as much enthusiasm. There is in fact a wide difference between the labour of the freeman and that of the slave. Make a man sensible that he is an object of consideration to his employer, and that he really has his welfare at heart, and he will work with an energy and spirit that nothing else could have awakened. He who sends abroad over the troubled waters of society the spirit of Christian charity, will find it shortly return to his bosom like the dove to the ark, with the symbols of prosperity and hope. But the evil now is, that this spirit is not more generally shewn in the lives of men. Here lies a chief cause of the disorders that disturb and afflict society. We may shut our eyes to the fact, but it exists nevertheless. We may form philosophic theories to account for its existence, we may consult blue books and parliaments for its remedy, but we are beside the mark. Why, this affectation of profound search when the solution of the matter lies at our door? We hear day after day of strikes and angry contentions, and we think we account for them by some alterations made in time or pay. But mostly they are the expression of long indulged feeling, of a brooding hate which is ever prepared to seize on any occasion that offers for its manifestation. Without doubt, the blame of this state of things rests on both the employers and the employed. Yet we cannot but think that the former, from their superior intelligence, and the advantage of their position, might bring about a better understanding between the two classes. Hitherto they have treated this question with great apathy; but, if they do not bestir themselves, the time will come when it will be forced upon their attention. The sooner both classes learn that their interests are one, that neither can suffer or prosper without exercising a corresponding influence on the other, the better will it be for both their country and themselves. It would be well, indeed, if the elements of a sound

system of political economy were taught in our schools, and better still if its rules were carried out in business transactions in the spirit of Christian charity. When this is done the aims and wishes of rational reformers will be accomplished—a reorganization of society being effected worth having lived to advance. We place this plan for the remedy of existing evils in contrast with all the schemes of Socialism, confident that Socialism, the child of oppression and ignorance, will die when the Sun of Righteousness lights up the hearts of the nations.

VI.—THE SACRIFICE OF CONSCIENCE TO MAMMON.

Whenever a great man has perceived a new truth, and urged its reception on mankind, he has encountered strenuous opposition. Some oppose him from ignorance, some from prejudice, and others on the ground that all change is injurious. But the opposition is strongest from those whose pecuniary interests are involved; from their hands he receives no mercy. If his life is irreproachable, his motives will be attacked; and where no crime can be discovered, invention will be resorted to. Such has been the fate of men who preferred an adherence to principle to a slothful ease. Hence they complain that the attention of men is directed rather to their lower than their higher interests—that their ears and taste being corrupted by the discord around them, they will not listen to the music of the spheres. Pure spirits justly censure the world, on account of its attachment to Mammon—

The least erected spirit that fell
From heaven; for e'en in heaven his looks and thoughts
Were always downward bent, admiring more
The riches of heaven's pavement trodden gold,
Than aught divine or holy else enjoyed
In vision beatific.

What multitudes of victims have, all through the world's history, been offered at his shrine! Whether in the wholesale murders engendered by the lust of conquest or in the more limited crimes of private life, his hateful ascendancy is equally apparent. What foul thing is there that the lust of gold has not conceived? It has stopped the ears of the judge to the cries of innocence; it has perverted some of the noblest intellects that the world has seen. Even Bacon, whose philosophy has been the fruitful parent of practical blessings, succumbed to its influence; and when a mind of the highest order has yielded to Mammon, we cannot be surprised to find that demon easily subduing the unreflecting mass. Accordingly, this Mammon-spirit is more

universal than is generally supposed. A poor man may be as much under its influence as the wealthy; and that, too, at the very time he is affecting to despise riches and those who have them. For this disposition of heart is often the result of thwarted ambition, or of an envy which dislikes to look upon another's success. Every one wishes to guard himself against poverty and its attendant evils; and it is commendable in a man if he uses fair and honourable means to do this. The possession of wealth should be the occasion of much good; but whether it is so or not, depends upon the possessor. Nothing, indeed, shews a more shallow understanding than to rail at wealth simply as such. This mode of treating the question is akin to that philosophy which would make men virtuous by uprooting the passions and sentiments. True science, however, teaches us not to destroy or thrust things out of the universe, but to find them their proper place in it. If all who talk against the ill effects of wealth would act independently of its influence, the state of society would be very different from what it now is. On this point there is knowledge enough; what is wanted is, an infusion of moral principle to give it life. Few are there who receive a bribe for their vote, or who do a mean action, to curry favour with a rich man, but feel they are violating their conscience. They know the right path, but choose not to walk in it. They prefer the opposite road, strewn with golden flowers, but which conducts to moral death.

Habits are as difficult to forsake as they are easy to acquire; they are like a parasitical plant which closely entwines itself round a tree till at last it becomes almost inseparable from it. Business is the desire to obtain and increase the means of living, embodied in action. The greater portion of our time is necessarily given to it. It is the subject of almost constant thought. All the passions unite to fan the ardour with which we engage in it; fear, hope, and love, are its ministers. Such is its importance, that we estimate the worth of a man largely by the success which has attended him in prosecuting it. The oft repeated question, "What is he?" evidences what is foremost in our thoughts. Our first wish is not to know what is his character; what his mental standing; but, what is he? What is he worth? Is he a successful man? If he is, scruples are soon laid aside, and he is offered admiration and praise. Business tyrannizes over the mind, and takes possession of the seat of judgment. It is the excuse offered for the neglect of the highest duties of man. "I have bought a farm, and must needs go and till it, I pray thee have me excused; and they went their way,

one to his farm and another to his merchandize." It is written that we are to be diligent in business; but only so far as consists with our spiritual welfare and our duty to God. That is to be the rule of all. But this rule has been set aside, and the monitions of conscience silenced, that the desire of accumulation might be fully gratified. They who adhere to truth are pointed at as enthusiasts and dreamers. To increase in riches being the grand aim of most men, he who shows a comparative indifference on this point tacitly passes censure on them; and must not expect to be forgiven. But let him be nothing daunted; but remain faithful amongst the faithless. Knowing the value of truth and of his own immortal spirit, let him resolve to keep them undebased by the Mammon-worship of the world. He will lose nothing. He may suffer somewhat in his worldly estate, or he may not. But, however that may be, he will have taken the surest road to happiness, and will enjoy the highest possible reward, the satisfaction of a good conscience.

It is a duty to cultivate self-respect. No one should be a mere satellite, deriving light from some greater body. It may be a faint lustre that is given forth independently; but this is better than borrowed glory. To every one has been assigned a capacity for distinct and responsible action. The feeblest and most contracted soul has some mission to perform. The one talent must not be hidden in the earth. Some, indeed, are so sluggish, and so disinclined to thought, that they submit, with pleasure, to those who think for them, and supply them with opinions. It is not to be wondered at that such indifference and sloth should blunt the moral sense. A mind thus facile and ignorant is easily corrupted. It was the contemplation of this state of society that led Sir Robert Walpole to say, that every man had his price. This is a libel on humanity; but yet there are thousands to whom it applies. They have lost all idea of self-respect and responsibility, and throw aside conscience as an inconvenient censor. They are enslaved by Mammon, and dragged in triumph at his car. This is a slavery which it is well worth agitating the world to abolish—a slavery which destroys true manhood; extinguishing the last spark of moral rectitude that may yet linger in the soul. From this debasing yoke it should be the aim of all engaged in commerce to liberate themselves. Exposed, as they are daily, to the encroachments of a money-seeking and money-loving spirit, they should ever be on the watch to resist it. Let them not be led by any specious pretexts to disguise the evil; for there is a marked distinction between that diligence which is a virtue in trade, and that abso-

lute devotion to it which raises gold into the place of a God. This love of riches will, by insidious advances, obtain entire possession of the soul. As the gambler commences by small stakes, and ends by risking all that he possesses; so he who imagines that for a time only he will devote himself entirely to business, and then listen to the claims of religion, soon finds that all taste for spiritual things has fled, and that his only desire is to increase his resources, and add field to field.

Like the thoughtless wanderer in the prairie, who kindles his small fire, which soon, however, wraps the country in flames, the man of business may resolve that his ardent desire for wealth shall be temporary, but he speedily discovers that his entire soul is overspread by the flames of that passion. It is not for him to fix on any precise period when he shall say, "Hitherto shalt thou come but no further." Having quitted the path of rectitude, he cannot predict when, if ever, he shall return to it. As in national, so in private character, the greatest changes take place by small and imperceptible degrees. A man has the opportunity of turning some bargain or transaction to account; but he cannot conscientiously avail himself of it. At first he refuses to have any part in the matter; but the thought of the profit which is escaping him, leads him to recall this decision. He endeavours to pacify his conscience by suggesting, that other people would seize at such a chance eagerly, that, after all, if a living has to be worked for, one must not be too particular; and that the gain will be put to a better use than if it had been obtained by another. Some such subterfuges will present themselves when he first begins to trifle with his conscience, while he is yet fresh to the sharp practices of commercial life, and his moral perceptions are as yet but slowly growing blunted by contact with the world. But time, which hurries on everything, good or bad, to its development, soon nerves him with greater boldness. He learns to disperse with the excuse which before he was at such pains to invent. He has now taken rank as a man of the world, and exhibits all the self-importance of a boy when first allowed to assume the privileges of manhood. He can now enter unblushingly into transactions of a more than dubious character: for the native ugliness of vice, so far from increasing to the view by familiarity, becomes less and less perceptible, until at last it is actually received into the heart as an object of delight. Conscience is hushed to sleep; and should it raise, in warning, as it sometimes will, a still small voice, it is speedily stifled amid the noise and bustle of the world. It is indeed wonderful, how completely it can be subdued. There is something deeply

mournful in the spectacle of a sinking and declining soul, far more so than in bodily decay. It resembles a temple which, when first seen, is filled with light and splendor, but in which as, one by one, the sources of its glory are extinguished, the objects which had awakened our admiration fade into indistinct and shadowy forms, until, the last light having disappeared, all is wrapt in unbroken darkness. Such is the spiritual history of multitudes. Their souls are fitted to become the temples of God: but they forget, or despise the proffered glory.

We are not left to uncertain conjecture as to the effect which gold-seeking produces on the moral character. We can turn our attention to California, where we shall find men assembled from every nation under heaven, attracted by the prospect of sudden wealth. We select this example, not because digging for gold is in itself a more degrading employment than any other branch of industry, but because, in this particular instance, the people concerned represent large classes in their respective countries, with whom the accumulation of riches is the one grand object of life. What then is their moral condition? What is the state of affairs in San Francisco? The following is the account given by a credible eye witness:—"It would be difficult to describe my sensations after the first day's ramble in Francisco. I had witnessed so many startling sights, that had I not been well-assured of their reality, I might have imagined them phantasies of the brain: buildings were springing up, 'as at the stroke of an enchanter's wand;' valuable merchandize was strewn about in every direction; men of every costume and color—Down-Easters, with sharp-set faces, sallow Southerners, gaunt Western squatters, vivacious Frenchmen, sedate Germans, sturdy English colonists, Californians and Chilians, Mexicans, Kanakas, and Celestials, hurried to and fro, pursuing their various avocations; and business of an incalculable amount seemed to be transacted. Looking at the rude sign-boards, inscribed in various languages, glancing at the chaos of articles exposed for sale, and listening to the various dialects spoken, the city seemed a complete Babel. Gold was evidently the main-spring of all their activity. Tables, piled with gold, were seen under tents, whence issued melodious strains of music; and the most exaggerated statements were current respecting the auriferous regions. But amid scenes of profusion and extravagance, no sign of order or comfort was perceptible, nor did any one appear happy; wan, anxious countenances, and restless eager eyes, met you on every side. The aspect of personal neglect and discomfort, filth, rags, and squalor, combined with uneasiness and avidity, and recklessness

of manner, and all-absorbing selfishness, as if each man were striving against his fellow-man, were characteristics of the gold fever, at once repulsive and pitiable; and notwithstanding the gold I saw on every side, a feeling of despondency crept insensibly over me. • Crowds of sick and enfeebled men, who have amassed a few pounds of gold-dust at the sacrifice of their constitutions, leave Francisco in the last stage of debility; numbers perish during the passage; but hundreds of these visitants are to be met with • in Honolulu, pale, emaciated, and worn out; indeed, you would imagine the town a large hospital, were it not for the reckless levity and dissipation of the gold-seekers. The vices of the gold • region having depraved their characters, drunkenness and gambling are rife, while their immorality and licentiousness, rendered • more dangerous by the power of gold, are rapidly contaminating the native population.”*

Such is the statement of one thoroughly acquainted with the region. It is well known that their political condition is as bad as their social. Their passion for gold-seeking will be gratified, and stands in awe of no law, human or divine. What is termed Lynch-law is often practised. A man who has been tried and acquitted by a jury legally empannelled, will sometimes be immediately afterwards seized and executed. California is a noticeable example of the debasement that awaits all who haste to be rich, and who sacrifice Conscience to Mammon. In a highly-civilised country like England, there are numerous counteracting influences which tend to check the growth, and to restrain the excesses, of this temper. And yet, to an attentive observer, its • injurious effects are discoverable in every class of society. A crouching attitude is assumed towards the wealthy, and a servile attention is rendered to them, alike hurtful to him who receives it, and degrading to him by whom it is offered. • A variable standard of morality is set up. A man is led to ask, not, What is right • that I may do it? but, What will be pleasing to this or that individual? • He thus gives up that moral independence which is the sweet in the cup of life; and without which he cannot properly be said to live. To the sceptic, who believes in no God, no Spirit, and no immortality, this question of the rights • of conscience can have slight interest; • but, to all besides, its importance must appear second to that of no other. This subject comes home to men's business and bosoms. Its • moment is great, whether looked at with reference to the present or to a future life. • It encircles and touches, at every point, upon our

* “Golden Dreams and Waking Realities, being the Adventures of a Gold-seeker in California and the Pacific Isles.” By William Shaw.

interests—it is, in truth, the question, whether we shall serve God or Mammon; for we cannot serve both.

In the present essay, it would be out of place to inquire into the metaphysical nature and functions of what we call Conscience, or the Moral Sense. We would merely observe, that we do not insist that the approbation of conscience is universally, or in all cases, the criterion of what is right. That such a faculty exists, the experience of all mankind evinces. Man, though fallen, and having lost the perfect image of his Maker, has forfeited none of his powers; they are, doubtless, weakened and perverted, but they are not destroyed, and revelation teaches us how they may be rectified. The opinions of men in various ages and countries may differ as to what actions are virtuous, and what are not, but everywhere those opinions give rise to some system of morals, as is proved by the existence of civil law, written or unwritten, and still more by the sacrifices offered to appease the supposed wrath of offended deities. Their notions of right and wrong may be gross and false; but still they feel and know that there is a right and a wrong. They possess the power of discrimination; but it is darkened and distorted by the corruption within and around them. They have wandered far from God, and, lost in the vast and gloomy forest of superstition, they vainly endeavour to discover the path that leads to light and truth, and “find no end, in wandering mazes lost.” As to their Maker, therefore, and His infinite perfections, they must, so far as their own endeavours are concerned, remain in hopeless darkness. But, in relation to the second requirement of the moral law, our duty to our neighbour, there exists among mankind a remarkable unanimity. Not, we need hardly say, in their actions, but in their notions as to the moral character of those actions. Nowhere do men act up to their belief of what is right. Even among those who listen constantly to the preaching of the gospel, and profess to live according to its precepts, how many are there who, themselves being judges, daily fall short of its plainest requirements. But we are not to conclude from this, that their knowledge is insufficient. The error lies in the will. When, therefore, we wish to ascertain the moral knowledge possessed by heathen nations, we must not look solely to their actions; but ascertain the opinions entertained by the people concerning those actions. To do this aright requires much care and investigation, and particularly to mark the difference of the laws which they suppose to be binding on the gods and on themselves. “The Greeks *mytho*,” as it were, two popular mythologies, the first consecrated to poetry, and the second to actual life. If a man were bid to imitate the gods, it

was by the virtues of justice, temperance, and benevolence. Had he obeyed the mandate by emulating the intrigues of Jupiter, or the homicides of Mars, he would have been told by the more enlightened, that these stories were the invention of the poets, and by the more credulous, that gods might be emancipated from laws, but men were bound by them. 'Superis sua jura' (Ovid, Metam. lib ix.) their own laws to the gods."* It would be difficult to find a nation where theft and murder were not regarded and punished as criminal. Theft, indeed, was encouraged at Sparta, but not because it was considered no crime, for the culprit was punished if discovered in the act, but because the Spartans highly valued the cunning which concealed the offence. To assert that nations, to whom the gospel has not been carried, are left wholly without the means of judging between right and wrong, is to set up an inadmissible excuse for their immorality and idolatries. We believe, however, that, even amongst people the most ignorant and debased, God has not left himself without a witness.

To those whose happiness it is to enjoy the light of revelation, there can be no difficulty in deciding what should be our conduct in the circumstances of actual life, and the spirit in which we should share in its struggles. We are to use the world as a garment, which we wear for comfort and use; but which, not forming part of ourselves, we can part with at any time without inconvenience or regret. We are to preserve our souls uncontaminated by the vices that would lure us to their embrace on every hand. Remembering our immortality, and the glorious destiny of the just, we may be warranted in feeling the same longing for liberation from sin, that an angel of light might be supposed to feel for freedom, when immured in a dark and loathsome dungeon. Knowing, also, that the present moment is the time for action, we shall resist any attempt to coerce our moral nature; so that our lives may rise up structures of beauty and holiness, well-pleasing in the sight of our heavenly Father.

Some suppose, that where human laws are enforced which they consider opposed to their religious convictions, resistance is a duty. Not to enter on this vexed question, one thing is plain, that in business the subjection of the conscience to the pursuit of wealth is a voluntary degradation. One of the principal ways in which this spirit manifests itself, is in trading frauds and adulterations, upon which we have had occasion to remark before. And here it acts in direct contrariety to the law of the land, though the direct intention of that law may be only to protect

* Bulwer's "Athens; its Rise and Fall," Book I, chap. i.

the excise. Many men are influenced by narrow views of what they conceive to be their interest; and these views constitute their rule of action. In this case they may make a profession of religion, and gain a reputable character amongst their fellow-men; but as a corrupt motive is the source of all, their morality is fictitious. To the eye of man, they may appear fair and beautiful; but to that of Omniscience, they lie exposed in their true character. This deference to Mammon—this placing above the law of God the commandments of men—is truly one of the lowest forms of immorality: for it there are no palliations; there can be no excuse of sudden passion. It is a deliberately formed habit of the mind, contracted in spite of the warnings of conscience, and of a perfect knowledge of its iniquity as revealed in the word of God. The man who is its slave grows day by day more debased. As the boa-constrictor binds its victim inextricably in its voluminous folds, so this fatal habit seizes on the soul with a grasp which it requires a superhuman energy to shake off. In its fallen condition, the human spirit seems more exposed to the love of Mammon, than to any other sin. It is certainly the one that has the widest field of operation, and numbers the most followers around its standard. It comes into the circle of our sympathies, and centres all our thoughts in ourselves. Under its chilling influence the nobler affections perish, and philanthropy is regarded as an idle and worthless dream. But not only does it render us indifferent to all practical schemes for the amelioration of the state of man—it is even inimical to our own improvement. It takes from us the hours that should be devoted to the nurture of spiritual life, and leads us to the short-sighted conclusion, that time not employed in making money is lost. Though the frequency with which the rich man of to-day becomes a poor one to-morrow, might be supposed to lead men to seek a more permanent good, it is found not to do so. There would seem to be a charm in the very uncertainty of the chase. Thousands press eagerly forward; though it is certain that only one here and there out of the vast multitude can obtain a prize. Yet for this will a man sacrifice everything, even his own personal happiness and improvement. After all his eager pursuit of riches—his rising up early and sitting up late, and eating the bread of carefulness—he may be unsuccessful. Numbers have followed the same course before him, and have reaped nothing but disappointment. But, supposing he obtains the object of his desires, he will remain as dissatisfied as ever. The glittering gold which he strives so anxiously to possess, is but the mirage that presents to the longing

gaze of the traveller in the desert a calm and placid lake, which, when reached, he discovers to be but parched and burning sand.

The instincts of the human heart, which prompt it to seek for that which can give it permanent happiness, are most fatally abused when this good is sought for amongst the vanities and passing glories of the world. When to surround ourselves with a transitory splendour, to awaken the applause or envy of our fellow-men, we turn a deaf ear to the voice of conscience, we cannot stand guiltless in the sight of God. "His ways are not as our ways, nor His thoughts as our thoughts." The customs of trade, the feeble excuses by which men endeavour to blind themselves and others to the iniquity of their actions, must melt away before the searching eyes of Omniscience. Before the Searcher of hearts, the deception and artifices which imposed upon mankind, and gave a fair reputation when it was not deserved, will avail nothing. The reckless speculator, whose whole life was devoted to marking and taking advantage of the fluctuations of the markets—who had but one absorbing idea, the prices of stock—and who, when even in the house of prayer, would be present in spirit with his ledgers and his gains, will discover his folly and infatuation. In refusing to open the door of his heart to the Saviour, who was graciously waiting to enter, he has acted a suicidal part. Living in a land where the way of truth is constantly and clearly pointed out, he is without excuse. The scriptures have been frequently in his hand, and he has, perhaps, professed to make their precepts the rule of life. He must have read there some terrible things regarding those who devote those powers and energies to the service of the world which were meant for that of their Maker. If a rich man, he must have been struck with the numerous passages in which the dangers to which he was exposed have been pointed out. He will remember that it has been said, "How hardly shall they that have riches enter into the kingdom of God." Of those who misapply their wealth, or grasp it with tenacious avarice, the Apostle James writes: "Your riches are corrupted, and your garments are moth-eaten. Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days."

Even the rich man, who has a deep sense of his responsibility, who regards his wealth as a trust, for the proper use of which an account will be exacted, is yet exposed to strong temptations. He is subject to the blandishments of flattery; for the rich never want persons around them to tell them of their good deeds.

He will have numerous friends, or at least those who would be thought so. As no man is disposed to think ill of himself, or is averse to praise, he requires moral strength to be proof against the flatteries of his acquaintance. The only preservative against his acquiring a proud and self-sufficient spirit, is to keep the great example of goodness ever before him, as he will see, by the contrast, how his own righteousness is but as nothing. Though it is not for a finite being, like man, to attain in the present state to perfect holiness, he is yet commanded to follow the footsteps of Christ, who, though the Creator of all things, was content, for our salvation, to have no place where to lay His head. Shall we peril our souls for this world's wealth? Rather let us say, as did our Saviour, when taken by Satan to the summit of a high mountain, and tempted with the offer of all the kingdoms of the world and their glory, "Get thee hence, Satan: for it is written, Thou shalt worship the Lord thy God, and him only shalt thou serve."

CHAPTER III.

THE DIFFICULTIES PRESENTED BY THE EVILS OF THE PRESENT SYSTEM OF BUSINESS TO THE ATTAINMENT AND DEVELOPMENT OF PERSONAL PIETY.

I. THE WANT OF TIME FOR SERIOUS REFLECTION.—II. EVIL ASSOCIATES.—III. PHYSICAL EXHAUSTION INDUCING AN APATHETIC SPIRIT IN REGARD TO SPIRITUAL THINGS.—IV. COVETOUSNESS.—V. THE HABITUAL TAMPERING WITH TRUTH.—VI. FORGETFULNESS OF GOD AND THE VALUE OF THE SOUL, IN THE EAGER PURSUIT OF RICHES.

I.—WANT OF TIME FOR SERIOUS REFLECTION.—In considering the evils of the present system of business, we have had occasion incidentally to notice some of the hindrances which they present to the attainment and advancement of personal piety. We now propose giving them a more full consideration, endeavouring to point out the nature and extent of the fatal influence which they exert over the soul. And while such an examination cannot of itself conduct the wanderer to God, it may, if based upon the truth of His word, be so blessed by the Spirit of all grace as to awaken the slumberer, and showing him the peril of his position, lead him at once to lay hold of the hope set before him in the Gospel.

What is piety? We do not take the word in the limited acceptation in which it is sometimes used, as meaning merely the careful discharge of the social duties of life—it includes these; but we use it in its highest sense, implying the consecration of the life to God as the result of belief in the truth. Piety is to “love the Lord our God with all our heart, and with all our soul, and with all our mind, and our neighbour as ourselves,” it is “to glorify God in our body and in our spirit, which are his.” This, unaided and of ourselves, we cannot do. The spring of our affections is defiled; and it is requisite that a thorough change should be effected before the stream can be pure; it is necessary that we should be renewed in the spirit of our minds, and have new motives and principles implanted in our hearts. This is accomplished by the operation of the Holy Spirit through the power of the truth. The sinner when sleeping amid the vanities and shows of the world, is awakened to a sense of the peril that threatens him. He sees his sinfulness in the sight of God, and his own utter inability to restore himself to His lost image and favour. But in the depths of his despair he hears the voice of the Redeemer saying “Come unto me, and I will give you rest.” He is constrained to accept the gracious invitation. His ears are unstopped, and his eyes opened; and he is led to exclaim with Thomas “My Lord and my God!” The Gospel in all its fulness is believed, it is received into his heart. Having experienced the boundless power and inexhaustible riches of the Saviour’s love, he commits his soul to His keeping, and relies entirely upon his work and merits for salvation. “Being justified by faith, he has peace with God, through the Lord Jesus Christ.” Where this faith exists, piety will follow as the fruit of it. An earnest endeavour will be shown to know and to do the will of God. There will be no partial surrender of the affections, no dallying with sin or living in habitual disregard of some positive command. God, who is infinitely holy, requires that all who profess to serve Him, should, according to their ability, reflect that holiness in their lives. They are to be perfect, even as their Father in heaven is perfect. And as when Moses descended from the mountain, some rays of the divine glory lingered on his countenance, and told the people that he had been with God, so should the radiance, purity, and beauty of the Christian’s character, evidence to all, that he has intercourse with his Heavenly Father. But all our approaches to God must be made through the mediation of Christ. In His name we may come boldly to the Throne of Grace, assured that mercy and grace will not be withheld from us.

Piety, or the proper fulfilment of our duties to God, our neighbour and ourselves, is the result of a knowledge of His infinite perfections and goodness, and of gratitude in the renewed heart for the unspeakable blessings of the Gospel. "It is the chief inducement to Christian obedience, that by the faithful performance of duty, we advance the glory of Christ, and hasten the triumph of Christianity in the world. That it should have been given to man to forward in any degree so grand an event, is a wonderful instance of the divine condescension, restoring to him the dignity he had forfeited, and placing him again but little lower than the angels."

Piety is enforced upon our regard, not only by the prospect of an eternity of joy beyond the grave, but even by promised blessings that shall result from it in this life. "Godliness is profitable unto all things, having promise of the life that now is." "The curse of the Lord is in the house of the wicked; but he blesseth the habitation of the just." Piety requires, not only that we should possess a knowledge of God, and of the means of salvation, but that this knowledge should be progressive. It calls into active exercise all the devout and holy affections of the sanctified spirit, and directs them to God, as the only worthy object of their adoration. These affections are the soul of faith, without which, mere speculative belief, and all our services and observances, are valueless. The man of true piety loves God supremely, trusts in Him without reserve, and in all circumstances pays implicit obedience to His commands. He will be careful to see that the light which has been kindled within him is not extinguished by the deceitfulness of sin; and will strive, by the diligent use of the means of grace, and especially by continued and earnest prayer, to nourish and cherish it, so that it may shine brighter and brighter unto the perfect day.

To the attainment and development of personal piety, the evils of the present commercial system offer many serious obstacles; the more serious, as it has been but too customary to overlook them, or to give them a more cursory consideration than their importance demands. We have lost ourselves in generalities. Sufficiently alive, perhaps, to great evils and their injurious effects, we have neglected the multitude of lesser ones, which are all the more dangerous from their apparent insignificance. Sabbath-breaking, swearing, drunkenness, indifference to, or contempt of religion, gross violations of morality, are results which absorb our attention, when we should rather be working to counteract the active influences around us which tend to develop and draw forth these corrupt tendencies of the heart.

It is true that the natural depravity of man is the grand cause indisposing to the reception of the truth. But it is no less true, that there are causes and circumstances at work in society, which strengthen this aversion to God. Many of these have a negative or preventive character; they are not so much temptations to draw away the soul from God, as barriers erected in the path that leads to Him. A man may hear the word, but "the care of this world, and the deceitfulness of riches, choke the word, and he becometh unfruitful." Even to the Christian, strengthened as he is by power from on high, this world is a scene of great trial. He has ever to watch and pray, that he may not fall from the faith. How perilous, then, is their condition, who have nothing but their own confused ideas of virtue to guide them; and how ceaseless should be our efforts to remove all obstacles which hinder the approach of the soul to God.

One of the most conspicuous of these, and one which has great influence in the commercial world, is, the want of time for serious reflection. While there have been many sudden conversions, men being, as it were, at once brought to the knowledge of the truth, we believe that this is not the ordinary course of the Divine proceedings. Real piety is not a transient fit of enthusiasm; nor like the morning cloud, which soon passes away. It results from a knowledge of God and His will, and from the awakened desire to serve Him with all our mind, and soul, and strength. In order that men should become religious, it is of great importance that they should have the opportunity of reflecting on their condition, on the requirements of the perfect law of God, and on the appointed means by which the claims of that law can be satisfied. But as business is now conducted, multitudes are so engrossed by it, its cares take so strong a hold upon their minds, that they give their attention to nothing besides. With some men this is voluntary; with the greater number it is compulsory, the fault mainly resting with the employer, who is eager to outstrip his rivals, and to accumulate a fortune. For this purpose he will keep his people at work fifteen or sixteen hours a day. And when, at nine or ten o'clock in the evening, the labors of the day are closed, and the shopman, or clerk, thinks how he shall employ the hour that is his, before he retires to rest, he finds that his mind and body are so jaded as to disincline him to mental exertion. He then probably, to break the dull monotony of his lot, takes a saunter in the streets, where it is certain he can obtain neither physical nor moral good. At the hour when he leaves business, literary institutes and societies are about closing, and religious services are over. This

last fact especially demands our attention. We ask professing Christians, who are employers, whether it is not their duty to see that all under them may have the opportunity of attending the house of God, at least, one evening in the course of the six working days of the week? They recommend them perhaps to be regular in their attendance on the first day, and enforce the duty and delight of observing it. This is very proper and necessary; but the public worship of God ought surely not to be confined to the Sabbath. The prevalence of such a notion is an indication of a low spirituality in the Church. The Christian employer knows, from his own experience, the blessings which result from attendance on the public ordinances of the Gospel; and it should be his aim to place those blessings within the reach of all who are connected with him.

Not only are young men generally prevented from attending religious services during the working-days of the week, but they have absolutely no time for private meditation. If society offers us many advantages, it has likewise its drawbacks and its dangers. Constant association with our fellow-men, day after day, without the interposition of an hour's solitude, begets a trifling and frivolous habit of mind. Casual converse with the multitude of men having different objects, manners, and dispositions, whom the man of business meets, encourages mental dissipation. As society is now constituted, their conversation, of course, is all respecting the fashions and doings of the present life. They are impatient of abstractions. They eschew principles. They look with contempt on those whom they call "day-dreamers" and "star-gazers," who are aspiring after a nobler life, and an incorruptible inheritance. The men of the world show that "where the treasure is, there will the heart be also." Their position is wholly in this life, and they avow it. From constant association with them, there is danger of being changed into their likeness. Occasional solitude—periods set apart for self-examination—are necessary to the health of the soul: this is proved by the experience of the great and good of all ages. When a man retires for a time from the world, and meditates alone on his spiritual condition, he feels most strongly the presence of God. His sin in rejecting the invitations of the Gospel comes before him, and his conscience is aroused; and as in the silent hours of the night, when deep sleep falleth upon men, Eliphaz trembled at the sight of an unearthly vision; so, in the time of solitude, will the sinner oftentimes be full of fear, as the spectre of his past transgressions rises before him. In the hurry and bustle of business, amid the eager crowd ever manœuvring and planning to gain

wealth, the voice of conscience may be stifled; but when withdrawn from that commotion, it makes itself heard, and recalls man to a sense of his immortality, and of a judgment to come. Men of high spirituality and holiness have felt the benefit and even the necessity of retirement. Our Saviour Himself often withdrew from the society of His disciples, that He might hold nearer communion with the Father.

Although religion is no complicated science, requiring systematic study for its comprehension, yet is *knowledge* an essential part of it. This knowledge may be simple in its character, conversant only with the few fundamental truths of the Christian faith; but still it must exist. We have no authority for calling any man religious, who does not possess this knowledge. Faith, in fact, which results from mere states of mind, and is not based upon a knowledge of God and His revealed will, is a delusion. One thing is certain—that no progress can be made in the religious life, if meditation, prayer, and the study of the Scriptures are neglected. We are to *search* the sacred oracles—which certainly implies more than a cursory and languid perusal of them. We are exhorted to pray without ceasing, to continue instant in prayer; and for this, time and opportunity are necessary. Everywhere in the sacred writings is the duty of extending our knowledge of God and the plan of salvation strongly enforced upon us. The Apostle Peter, at the conclusion of his second epistle, after noticing the destruction to which ignorant perverters of the Scriptures are exposed, sets plainly before the Christian disciple the way of escape, which is to “grow in grace, and in the knowledge of our Lord and Saviour Jesus Christ.” Nor are the Scriptures less explicit as to our duty to cultivate a strong and lively faith, and the holy and pure affections, which have their origin in a heart regenerated by the power of the Holy Ghost.

The question for us now to decide is,—Is our business so conducted as to admit of the proper and habitual fulfilment of these duties? Is a sufficient portion of our time set apart for this purpose? This may, in some cases, be answered in the affirmative; but they form but a small minority. Any one who has remarked the late hour to which numbers of shops are kept open, and at the same time recollects, that when they are closed work is by no means at an end, may form some idea of the multitudes who are, in effect, doomed to moral slavery.

Trade was, in all parts of Europe, long regarded by the higher and professional classes as a degrading employment; and, occasionally, at this day we have evidence that the feeling is not

quite extinct. While this notion is too puerile and ridiculous to be argued against, it might be profitable to inquire in what it originated. Antipathies as well as affections are the result of some qualities in the exciting object. What is the cause of the distaste for trading pursuits, shewn by the highly-educated and aristocratic circles, and for that idea of inferiority attached to it, which, in Russia, for example, reached such a point, that any noble who engaged in it forfeited his rank? While we believe this sentiment to be one of the most foolish forms in which human pride has manifested itself, there are considerations which may serve to explain its existence. All useful labor is in itself highly honorable. It has indeed been instituted by God, who has ordained that, in the sweat of our brow we shall earn our bread. And there is something peculiarly ungraceful in the conduct of those who, exempted by prosperous circumstances from the necessity of working for their subsistence, affect a contempt for industry. We are to bear in mind, however, that the mass of mankind judge of principles and systems by the conduct of those who profess, or practise them. There is a dignity in labor, and honors and success attend it. "The hand of the diligent maketh rich." "Seest thou a man diligent in his business, he shall stand before princes." Still it is possible for the industrial and trading classes, by the formation of repulsive habits of mind and manners, to throw discredit upon trade itself in the opinion of those not engaged in those pursuits. This prejudice against trade and traders, may be repelled as hasty, partial, and unjustifiable. But although they who repel from their lips the invigorating draught of truth, when offered in an unsightly cup, fall into a serious error, it is no less a fault to throw over the beautiful form of truth the robe of uncouthness and vulgarity. Why do we not see more generally diffused amongst trading communities, that politeness which springs from a good heart, and a respect for ourselves and others, and that intelligence which ordinary good sense and observation may give; and which leads him who possesses it, to form a juster estimate of his duties as a moral and responsible agent.

Constant engagement in traffic and barter has no elevating tendency. The endeavour to obtain the upper-hand of those with whom we have to deal—to make good bargains—the higgling and scheming, and the thousand petty artifices, which in these days of stern competition are unscrupulously resorted to, tend to narrow the sphere, and to lessen the strength of the intellect; at the same time, blunting the delicacy of the moral sense. The consequence is, that mental and moral obligations

have been overlooked and slighted. The contracted round which the mind has long been accustomed to take, indisposes it to travel out of the beaten track. Having been exercised only upon fixing values, or upon speculation in the stocks, it turns with reluctance to consider the higher problems of existence. As a man who has been thus devoted to business, and there are many such, approaches the conclusion of his life, the question will force itself upon him, Am I prepared for the future that awaits me? It is well if, even then, awakened to his lost condition, he flies at once to Him, who now offers Himself as his Saviour, and will shortly be his Judge. But, in very many instances, the world and its interests hold their wretched worshipper with too firm a grasp; the chain is too strongly rivetted to be broken. Perhaps his place of business is ornamented with maxims inculcating the saving of time. He has been the first there at an early hour of the morning, and the last to leave the place at night. What an infatuation is that which strains every nerve to gather together a little gold, and makes no provision to secure the blessings of eternity! Thus is the necessity of consecrating a portion of each day to religious duty clearly apparent. It is a religious duty itself. We have endeavoured to point out the fatal consequences of allowing business to monopolize the affections and powers of the soul; and we have done so, with the intention of arousing a jealousy for its immortal interests. We would see the spirit of religion introduced into business; and the method and perseverance of business carried into religion. To carry this out in practice, it is necessary that there should be stated times for religious duties, which periods should be adhered to, with the same scrupulous exactness as the appointments of business. It is true that our whole lives should be one act of religious service; that, "whether we eat or drink, or whatever we do, we are to do all to the glory of God." But this general precept in no way exonerates us from the special duties which we are commanded to fulfil. Yet many act as though such were the case. They admit the general proposition, that their lives should be holy, and yet neglect the use of the appointed means to promote piety. They profess to observe a general law, only to break it in all its particulars; as we have heard Sabbath-breakers justify their conduct by the assertion, that all days are equally holy. The truth is, that unless a definite time is fixed upon daily, and rigidly adhered to, the claims of business will become constantly more pressing, and religion be forgotten altogether. He who professed to consecrate all his life to it, will find, on self examination, that he has been living without God in the world. It is

the plain duty of employers to give the employed time and opportunity for religious improvement. This, simple justice requires from them. If not themselves Christian men, they must see they are, at least, not justified in placing obstacles in the way of others, to prevent them from obtaining a knowledge of the truth. With truly Christian employers, there can be no need to press the question. Not only will they offer every facility to those under them for the attainment and advancement of piety, but they will also, by their example, and the exertion of their influence, seek to lead them into the right way.

We have already had occasion to remark the great benefit of retirement, showing how much spiritual good may be derived from it. Of course, in itself, retirement is nothing; but, where the seeds of truth have been implanted in the heart, it affords a soil favourable to their growth. In the whirl and bustle of business, they are liable to be dispersed and lost. If they germinate, it is only as the flower which opens its budding beauty to the morning sun, and droops and dies before the evening has come. The atmosphere of the world is ungenial to the development of spiritual life. Silence and solitude tend to

“Nurse the tender thought
To reason; and on reason build resolve,
That column of true majesty in man.”

When light first rises on a soul long buried in the darkness of sin, it is apt to think, that could other men see that light, they would hail it with gladness. But the men of the world listen to narratives of such experiences with cold and chilling indifference, and show that they have neither part nor lot in the matter. The crowd, each eagerly bent on some phantom joy—butterflies shaping their course wherever some fancied sweet is to be gathered—have no sympathy with the serious and the greatest realities of life. They regard the truly religious man as the disturber of their pleasures, and exert against him all the resources of ridicule and contempt. They will tolerate a feeble piety, if such it may be called, which compromises principle by allowing to pass unchallenged words and actions which merit its rebuke. But the true soldier of the Cross, who marches intrepidly forward in the road set before him, must expect to encounter opposition. He will feel the necessity of constantly renewing his strength, as he will find much to discourage him in his intercourse with the world. His motives, however pure and disinterested, will be misrepresented. He will often, like Abdiel amid the rebel host of Satan, have to uphold, single-handed, the honour and glory of

the Saviour. If of a sensitive character, it is impossible that he should not sometimes feel depressed at the hostility displayed towards him. There is no grief more poignant than that experienced by the young and susceptible heart, when the kindest actions are spurned, and its good wishes and prayers treated with contempt: The young Christian, however, need not be disheartened at this. His Divine Master endured all that malice and opposition could invent: "He was despised and rejected of men; a Man of sorrows, and acquainted with grief." Surely it is enough if the servant be as his Master, and the disciple as his Lord. The youthful convert is not left to combat alone; the Spirit of grace and consolation will support him: and, thus armed, he can with calmness "face a frowning world."

There is no time to which he looks forward with more delight, than the few moments he can spend alone with God, and in communion with his own heart. But it is a serious evil, that in many large houses of business this opportunity can seldom be enjoyed. During the day, the Christian best shows his piety by the industry and zeal with which he serves his employer; and it would not be right to allow even the reading of the Bible to interfere with his duty. But when the labours of the day are over, he should be allowed the opportunity of spending an hour or two alone. We are aware of the difficulty of practically carrying this out in a large establishment; but it is a subject well worthy the consideration of those employers who have already done much for the spiritual welfare of those under them.

II.—EVIL ASSOCIATES.—Constant association even with good men, to the deprivation of all retirement, is an undesirable state of life. But in the case before us, the young Christian, or the hopeful enquirer, is thrown into society every way fitted to corrupt and harden the heart. Nor is he ever beyond the range of their influence. Even when he retires to rest, and would willingly exercise his thoughts upon sacred subjects, he is compelled to listen to conversation, of which it is not speaking too harshly to say, that it frequently runs into impiety and licentiousness. If his principles and feelings become known, as they soon will be, his position becomes still more unenviable. The enmity of the human heart to the manifestation of religion in another, reveals itself in a thousand petty annoyances which cannot be described. They are understood, and doubtless remembered, by all who have experienced them. The ribald jest, the empty sneer at religious ordinances, the imputation of hypocritical motives, the constant assertion that scepticism is the prerogative of manhood, and the

undisguised contempt shewn to all who walk by faith, are some of the forms in which the opposition of the worldly-minded manifests itself.

To the Christian, who is well rooted and grounded in the truth, this opposition may be harmless; it may even, if he is of a prayerful and watchful spirit, be made conducive to his spiritual advancement. It may stimulate him to higher aspirations after the divine life, and so greater zeal in the cause of Christ. But on the other hand, while, like a lofty cliff, he presents an apparently unbroken front to the ocean of corruption, whose billows break around him, the process of disintegration may be proceeding. The consistency of his character may be impaired; the rock which appeared so firm may crumble away. If he has permitted self-sufficiency to obtain an influence over his mind, he will be thrown off his guard, and will be unprepared to sustain the attacks of the world. When he least expects it he may find the enemy in possession of the citadel. The declension of the soul from goodness, while a deeply mournful subject, is yet one full of instruction and warning. It is not generally at once that it submits to sinful temptation. It does not suddenly forsake "wisdom's ways," and walk boldly in the broad road; but begins by slightly and occasionally wandering from the path of life. And there is nothing which so contributes to this deviation as evil companionship. For at the very moment when the eternal interests of the soul are in jeopardy, we may be under the delusion that we are merely gratifying an amiable feeling, or showing a sociality of temper, by taking part in the pleasures of our friends. Very often indeed, a kind and amiable disposition is the source of danger to the young Christian. He has an aversion to being thought morose and unsocial; and to avoid such a reputation he is led to share in schemes and actions, which, on calm reflection, he disapproves. They may not be positively vicious, but they are of a character highly inimical to spirituality of mind. That they are so will soon be evident in his moral declension. He will listen in silence to immoral expressions which he once openly condemned, and actions, which he knows to be sinful, will be suffered to pass unrebuked, and to this extent at least be countenanced. When this stage has been reached, the descent is rapid into the "error of the wicked." It is accelerated by the influence of his companions in the same house of business; and the more so, as many of them may be intelligent young men, though theoretic professors of the morality founded on the false philosophy which asserts the sufficiency of human nature to purify and save itself.

To such views as these the youthful mind, when but slightly cultivated, is singularly prone. The presumption of a partially enlightened ignorance is well known; and it is a truth, "that fools rush in where angels fear to tread." In this age especially, so remarkable above all preceding ones for a restless spirit of enquiry, there is a likelihood of being led away by shallow reasoners, who make it their boast that they call in question all the principles of religion, morals, and society. Investigation we know is not only a right but a duty: and no progress can be made in science, or even in spirituality, without it. But what we complain of is, not that investigation is carried too far, but that it is not carried further. When truths are offered for our reception, purporting to be the Word of God, we are commanded to search the Scriptures whether these things are so; but this is one of the last authorities that many think of consulting. The opponents of the Bible seldom condescend to read it. We are to "prove all things," but at the same time to "hold fast that which is good." But this is a very different spirit from that of modern scepticism, which would exclude God from his own universe; it is the spirit of well-directed inquiry which is opposed to that atheistic temper which, like the moping owl, to borrow the language of Coleridge—

"Sailing on obscene wings athwart the noon,
Drops his blue fringed-lids, and holds them close,
And hooting at the glorious sun in heaven,
Cries out, 'Where is it?'"

Very frequently sceptical opinions are embraced by young men from personal vanity; from a desire to exhibit to others their independence and superior sagacity. In this case they cannot be considered as inquirers after truth—as those who are seeking after God if haply they may find Him. On the contrary, we find in them an arrogance and dogmatism far greater than was ever shown by any class of the religionists whom they so bitterly oppose. The man who, with seriousness and sobriety, enters upon the investigation of religious subjects, deserves respect; he is doing that which is enjoined upon him by God Himself. But the temper and conduct of such a man will be wholly diverse from that of the numerous, and, we fear, increasing class of unbelievers, who, while entertaining some loose and general conception of a presiding Deity, deny the fact of a revelation, as well as the truth that it reveals; question the immortality of the soul; and acknowledge no law of duty but their own interests and inclinations. Some of them, indeed, deny the existence of a spiritual substance, distinct in its nature from matter. They

maintain that man is a piece of finely arranged material mechanism and nothing more. The danger to the young disciple from association with men holding these opinions, is augmented, when their characters are what is commonly termed moral and respectable; when they show a regard for the decencies of life; and are free from the grosser vices. Their virtues are so many false jewels, which dazzle the understanding, and draw it off from the consideration of motives and principles on which alone real goodness can be founded. Piety, that is worthy the name, must be based on Christian principles—it must spring from love to God, and a desire for His glory. To rest on any other foundation is to build upon the sand. Therefore must the Christian beware of substituting a lifeless morality for faith. He must continually renew the inner life by “celestial fire;” and, keeping a watch over the heart, and seeing that all is right there, he cannot fail to exemplify, in his daily walk and conversation, that he is a child of God. Having a sure word of prophecy, an unalterable standard by which all actions can be tested, he will not be too much attracted by a moral behaviour, which originates only in a desire to win the applause of ourselves and others.

Nor will the correct performance of social and civil duties excite his highest admiration if the *one thing* is wanting; of blind him to the irreligious sentiments it is possible to entertain even with apparent moral excellence. And, in association daily with his companions in business, he will be cautious how he assents to principles, simply because they are advocated by men of unblemished repute. He has the law and the testimony, and his duty is clear. The trumpet that summons him to the Christian conflict gives no uncertain sound. The star that rose on the expectant gaze of the eastern sages when they sought the child Jesus, shines, to the eye of faith, with an ever brightening glory. The Sun of Righteousness, which, to the limited view of man, first rose in obscurity, has burst upon the nations in unclouded majesty. “The mountains and the hills break out before Him into singing, and all the trees of the field clap their hands.” The Lord is a sun; and to those who walk uprightly is the unfailing source of spiritual life. “He will guide them by His counsel.” But if the light of this glorious Sun is to reach us, we must not be buried in the depths of a vast forest of cares and ambitions; nor, like the miner, continue working in darkness, careless and undesirous of beholding the light of day. To those who walk uprightly, not with their thoughts and affections bent downwards to the earth, this sun is ever visible—it knows no eclipse, and shall never set.

When the Christian feels doubtful as to the course he should take, he has only to look upward, into an unclouded heaven, to be reassured. In the darkest night of his pilgrimage, through the most perplexing and intricate ways, a light is offered for his feet and a lamp for his path. He is not only the receiver of glory—he is to give it forth. It is his to shine as a light in the world. "The path of the just is as a shining light." Indeed, so plenteous is the provision made by divine grace, and so glorious the promises, that it is matter for surprise how any one who has once been made free in Christ can return again to the follies of the world. Yet irreligious books, and a frivolous disposition of mind, sometimes contribute to this result; but we are persuaded that the great majority of such backslidings are attributable to bad companionship.

It is of course necessary, in business, that intercourse should be held with men of no religion. There can be no such thing as seclusion from the world; nor, if there could, would it be desirable. Man is, by nature, a social being. When Christ was upon earth he passed a life of labour and active beneficence. And they who, on pretence of fostering the religious life, exclude men from all intercourse with the world, act against the precepts and example of the Founder of Christianity. But, though this intercourse is necessary, we are not to shut our eyes to the evils and dangers by which it is accompanied. On this point the language of the Scriptures is most distinct and explicit; and we are convinced, from the multiplied exhortations and warnings given on this subject, that the inspired writers regarded intercourse with the wicked as one of the most formidable obstacles that presents itself in the Christian's course. "Enter not into the path of the wicked, and go not in the way of evil men. Avoid it, pass not by it, turn from it, and pass away." "If sinners entice thee, consent thou not. My son walk not thou in the way with them; refrain thy foot from their path." "Be ye not unequally yoked together with unbelievers: for what fellowship hath righteousness with unrighteousness? and what communion hath light with darkness?" The avoidance of evil associates is enjoined as a duty, and blessings are annexed to the observance of the command; while, at the same time it is regarded as an essential element in the Christian character. "Blessed is the man who walketh not in the counsel of the ungodly, nor standeth in the way of sinners, nor sitteth in the seat of the scornful." The Psalmist says,—"Depart from me ye wicked men; for I will keep the commandments of my God." Such are some of the testimonies of Scripture; and they should

encourage, in the Christian, an habitual spirit of watchfulness and prayer. For, while his affections may not be positively alienated from God, the exercise of them may, by the evil influence of his associates, become weak and feeble. His piety, instead of advancing towards maturity with a strong and vigorous growth, will be sickly and stunted; displaying but little of that luxuriance and beauty which we expect to see in a soul watered by the River of Life. His enjoyment of religious ordinances will be decreased; and, instead of progressing daily in the knowledge of Christ, he will become stationary, if he does not absolutely retrograde. As on a cold and wintry day motion is essential to the warmth and health of the body, so is it with the soul existing in a world remote from the centre of spiritual life and heat. Stagnation, if it does not destroy religious life in the soul, will cripple its energies. Safety is to be found only in advancement. We are to "go on unto perfection." Travellers who have ascended high mountains, or who have been otherwise exposed to the effects of severe cold, have felt an overpowering sensation of drowsiness creep over them, to which, if they yield, they know that death will be the consequence. Thus, too, is the Christian often tempted to cease from the conflict, to lay down his arms, and to resign himself to a disgraceful and dangerous repose. But he should remember that it is he that persevereth to the end that shall be saved, and that in due season he shall reap if he faint not.

In the material universe, absolute rest does not exist. From the sunbeam, which travels at the rate of two hundred thousand miles in a second of time, to the lofty mountain, which seems so firmly based as to have been called "eternal," all is in movement. The thousands of worlds hung up in the firmament above us, move on through the centuries with a sublime order; they are as constant and regular in their movements, and as magnificent in their glory, as when to the rapt ear of the Psalmist they declared the glory of God, and their words went forth to the ends of the world. And while there has been no cessation to their harmony, the earth has gone its ceaseless rounds. The generations of men, in one vast and unbroken procession, have marched onwards to their rest. We are treading on the dust of departed nations. Human hearts, however virtuous and strong,

"Still like muffled drums are beating
Furial marches to the grave."

But death becomes the source of life.

Speaking of the changes in constant progress around us from chemical agencies, Professor Fownes remarks: "We are already

permitted to see, more or less perfectly, many links of this wonderful chain of actions. We see the carbonic acid, water, and ammonia, bone, earth, and the alkalis, restored to the air and the earth by the breathing of the animal during life, and by the decay of its body after death, employed in forwarding the growth and maintenance of another and different race of organic beings—the vegetables, namely, of the field and forest, which, under the influence of the sun's light, decompose this carbonic acid and ammonia, restore a great part of the oxygen to the atmosphere, and employ the remaining elements in the formation of those complicated products of organic life, which art yet in vain endeavours to imitate. Life and death succeed, and are dependent upon each other; the individual perishes, but the race remains." Science has been able to discover no fixed or immovable particle in the universe.

This motion, which is the universal characteristic of the works of God, is impressed also upon His noblest work—the human soul. It may well be doubted, whether it is possible for the soul to remain in a purely quiescent state; a tendency to such a state is opposed to improvement: and the virtues and powers of the soul are not exempt from that law of development which governs every other department of creation. Hence, if we find we are not advancing in the Divine life, in all probability we are falling back again into the world, however backward and reluctant we may be to recognise the fact. The first duty, on discovering that such is our position, is, to separate at once and entirely from those who have been instrumental in drawing us from God. In houses of business, it is not possible for a young man to be physically absent from the society of those whom it is his duty to avoid; but he may be separate from them in the spirit of his mind. At the same time, his conduct towards them should be such as a desire for their eternal welfare will prompt.

An estimate of the evils of the present system of business would therefore be incomplete, if it did not class evil-companionship as one of the greatest obstacles to the attainment and development of personal piety. Though not an evil peculiar to the commercial system, since it operates in all ranks and occupations, it yet marks its effects in that system too specially to be passed over in considering the subject of this essay. In large houses of business particularly, where young men reside together, and are therefore constantly thrown into each other's society, this evil will produce its natural results. We have given it somewhat prominent notice, because we believe that employers have the power greatly to mitigate its influence. But to this end a great

change must take place in what we may term, the narrow etiquette of the commercial world. The employer must feel, that when his bill of salaries and wages is settled, he has not discharged all his obligations: the most weighty of these remain for settlement, and cannot be paid in gold. He stands in relations to those whom he superintends, which demand for their proper fulfilment as much care and conscientiousness as those of the family or the state.

The employed, indeed, have a prior claim, to his regard. They it is who, by their labour and skill, furnish him with the means of sustaining his position in society. He enters business, perhaps, with a small capital, which, by their industry, is rapidly augmented. Due allowance being made for the benefit of his own superintendence and skill, it is yet true that the increase of his gains is mainly owing to their exertions. We are afraid that this fact is often willingly put out of view. We admit reluctantly a truth, which we conceive runs counter to our interests. Though much senseless theorising has taken place on the rights of labour, still we are to remember that labour has its rights. These true rights are not opposed to the interest of the capitalist, but are in accordance with it; and an enlightened employer will always be their most strenuous defender. If a Christian man, he will need no Act of Parliament to compel him to give liberal remuneration to those who deserve it. By the existing laws of society, he has a right to obtain labour at as cheap a rate as possible; but it does not follow that he is justified in always exercising that right. A higher law steps in to control him. Let the wealthy employer turn his attention to those passages of Scripture, where the claims of the poor are enforced. They are very numerous, and are profitable for reproof and instruction. He will rise from the perusal of them, not the advocate of an equal distribution of property, but with the resolve, that his high responsibilities shall be faithfully discharged, and that his hands shall be pure from fraud and oppression.

Whether or not labour is at present adequately remunerated, is a question upon which we shall not now enter; but in either case, it is the duty of every employer to encourage a moral and religious behaviour in all whom he superintends. It matters not if he be a man making no religious profession, his duty remains the same. Whatever his personal life may be, he cannot be insensible to the advantages which religion offers to its followers; and he should, beware how, in addition to burthening his conscience with his own transgressions, he incurs the reproaches of those whom he has seduced by his evil example.

An employer has immense influence, either for good or for evil. He can give a tone to the whole conversation and manners of his establishment. He can encourage, by his support and commendation, those who are walking in the right way; with the reckless he can exert his authority, to prevent any open manifestation of immorality, while, at the same time, he "allures to brighter worlds, and leads the way." It is his interest to set a good example to the employed, for he will work best who works from the highest motives. Besides, it will increase his influence, for goodness must always awaken respect. Obedience may be yielded to authority and power from a variety of motives; but when he who exercises that authority, does so in the spirit of moderation and good-will—when he exemplifies those virtues which give grace and dignity to character—he will win the regard of those under him, and obtain their best exertions. Knowing that pure and upright conduct will be favourably regarded by him, a strong motive will be held out to the employed to follow the right; and they will have the satisfaction of feeling, that while they are gratifying him they are doing so in accordance with the soundest dictates of their consciences.

III.—PHYSICAL EXHAUSTION INDUCING AN APATHETIC SPIRIT IN REGARD TO SPIRITUAL THINGS.—In considering the obstacles to piety presented by our commercial system, we must not omit the physical evils occasioned by over-employment. As it is true of the body, that if one member suffer all the members suffer with it, so is it true of man collectively, that the mind and body react on each other.

Every day shews us how the smallest physical inconveniences will affect the temper and minds of men of no mean understanding. Bodily indisposition, even changes in the weather or temperature, may render a man petulant and morose, who otherwise is an agreeable companion. And, on the contrary, general benevolence and amiability of character may be the result largely of a happy physical constitution. The mode in which mind acts upon matter, or in return is affected by it, is now, and probably will remain, a mystery. But that this reciprocal influence exists there can be no question. And the point that now claims our attention, is whether the physical exhaustion produced by over-employment does not dis incline the mind to the consideration of religious truth. One of the most important questions suggested by this topic would be—Are those who are kept at work till the *sabbath morning*, for such

is often the case, in a suitable state of body and mind to enter upon the religious duties of that day?

We believe that this subject has not yet received the amount of attention it merits. Mismanagement of the body and perversions of its faculties are acts of immorality, which not only entail bodily derangement, but depress and weaken the moral powers. Hence, one of the principal means used in the treatment of the insane, consists in furnishing the body and the senses with pleasing occupations, in order to draw off the mind from the contemplation of distressing subjects. A late writer remarks, that "discernible material lesion, such as inflammation, softening, hardening, or other alteration in the structure of the brain, is not essential to insanity any more than it is to the impulses which lead to crime; but it is also proved that this malady is experienced almost exclusively by persons whose temperament has been mismanaged; for hereditary transmission, bad education, and moral disorder, which are the common causes assigned, all imply that the will has not been directed aright in the use of the body. If we look a little closely into the action of physical agents on the brain, we shall discover that the mental excitement always involves the moral feelings, and that the intellect works with the affections, and, therefore, according to the habit of the conscience will be the conclusions of our reason. Hence we shall understand the importance of instruction in correcting our wills in relation to sensation, and the propriety of rectifying desire by true knowledge and suitable employment; for according to the habits and principles in which the will is trained, must be our consent or resistance to any influence acting on the organization concerned in our passions. Thus our endurance of temptation will indicate the state of our faith and love as regards any object, and the test of our character will demonstrate that our condemnation is rightly determined by the use we have made of instruction and example, in the employment of our bodies."* For the sake of clearness in metaphysical enquiries, it has been customary to divide and subdivide the human faculties. Consequently, the notion has been induced, that the various powers of the mind and body are separate existences, which can each operate independently of the other. Careful observation, however, tends to show their inseparable union; and it is highly probable that every action we perform influences in some way or other the moral feelings.

How unfitted the soul is for spiritual or intellectual enjoy-

* Dr. Moore.

ment when the body is wearied and exhausted, is too well known to require proof. But in spite of this knowledge a disgraceful indifference still prevails as to the evils of excessive employment. We have expended millions of money in the godlike enterprise of striking the shackle from the slave, in proclaiming to the world that wherever English dominion extends, there the principle is upheld that man can hold no property in man. But there is yet a mightier work to be accomplished. Another Emancipation Act must be passed. Not indeed to be registered in the courts of parliament, but in the hearts of those who wield the commercial destinies of this country. From them must come those measures, which, by decreasing the worry and toil of business, shall enable the immortal spirit to hold communion with its Divine Author. Our forefathers, in the council and on the battle-field, contended for freedom to worship God. Through many a dark and tempestuous day they upheld the standard of religious freedom, and secured for it, after many sufferings and struggles, a complete and permanent triumph. The contest is over; no political power interferes between us and our approaches to our Maker. But a mightier power has interfered, the stronger and the more to be dreaded, as it shows itself in society under the garb of virtue. Mammon eclipses all other tyrannies by its insidious and captivating power. And it is the solemn duty of all, in an age so prone to the worship of gold, and so ready to sacrifice truth on its altars, to assert the rights of the human soul, which Mammon so mercilessly tramples under foot. The first and chief of those rights is, that it should have the opportunity of worshipping God and enjoying the blessings of a Sabbath; and that with a mind not depressed by care, nor a body enfeebled by excessive toil. Does our commercial system allow of this? We do not hesitate to say that in an immense number of cases it does not.

History shews that progression is the law of society, and that every age has its peculiar mission. To the present epoch, seems to have been assigned the task of solving social problems, which are among the most momentous that can engage the attention of man. It was long the custom, to attribute social evils to political causes. More correct thinking, added to an increased knowledge of those evils, has led men to see that the origin of them is their own breasts; in depraved affections and a perverted will. The vices which they charged against men in power, they discover are their own. They find, on looking into their hearts, that self-interest, in the lowest sense of that term, is supreme. They are conscious of an inclination to make money getting the one object

of life, and to test the worth of everything that comes under their notice by its money-value. The stronghold which this passion takes upon the mind, renders men indifferent, not only to religion, but even to common humanity. The following is an extract from the evidence of William Rastrick, given before Mr. Sadler's Committee, in 1832 :—" Was it not found necessary to beat children, to keep them up to their employment? Certainly. Did the beating increase towards evening? Their strength relaxes more towards the evening; they get tired, and they twist themselves about on their legs, and stand on the sides of their feet. When you were employed as an overlooker, and had to superintend those children, was not the employer aware that you had to stimulate them to labor by severity? Certainly he was; and it is always considered indispensable. Would he himself rather urge to that course than to the contrary? His object was, in every case, to get a certain quantity of work done by some means or other; but when it was necessary for the overlooker to use severity, he had to bear the stigma, and not the master. Did you not find it very irksome to your feelings to take those means of urging the children to the work? Extremely so; I have been compelled to urge them on to work, when I felt they could not bear it: but I was obliged to make them strain every nerve to do the work; and I can say, I have been disgusted with myself and situation. I felt myself degraded, and reduced to the level of a slave-driver in such cases." Such is the brutalizing effect of Mammon; and such are the dark deeds which it makes its devotees perform. This gross state of oppression has to some extent been remedied. But the real cure is to be effected only by the substitution in our system of business, of the spirit of Christian charity for a grasping and sordid selfishness.

Were the evil effects of excessive employment confined to the body, they would be deplorable enough. But they go beyond; they give an impetus to the downward tendency of the heart, and plunge it deeper and deeper into depravity. Oppressed and irritated, the mind breaks away from moral control; and incapacitated for the calm delights of reflection and study, plunges into forbidden pleasures. Hence the large consumption of destructive stimulants in manufacturing districts. The consequences resulting from indulgence in these, form a catalogue of woes. The bodily health is impaired, want and wretchedness are the guests of home, the moral sentiments are debased; the mind participates in the decay and ruin of the body, and the nobler powers of the soul, which should have aspired to heaven, are levelled with the dust. Many are led into the vice of drunken-

ness by physical exhaustion ; while the number of those who, without positively becoming inebriated, have formed the practice of frequent dram-drinking, is very great. We need not point out how dangerous is the state of a soul clouded by this sin. The disorganisation of the moral ideas is complete, and the faint traces that yet remained of the image of God are effaced. Theirs is a terrible responsibility who have contributed to this moral desolation, or who have not done all in their power to prevent it. Even if a man has lost all sense of his own immortality, and all regard for his eternal interest, he should beware how he drives others into a like infatuation. He cannot be ignorant that he is trifling with a Being, who, though long-suffering and abundant in goodness, yet wields the sceptre of perfect and immutable justice. And whatever may be the motive that leads him to refuse the offers of mercy, and to defy the power of his Maker in his own case, he must see to it, that he does not drag others into the same abyss of ruin with himself.

Happily for our country there are numbers of employers who reverence the laws of God, who refuse to worship the golden image before which so many prostrate themselves ; and who, undazzled by the pomp and splendour of this life, have formed a right estimate of the glory hereafter to be revealed. Their object is not to obtain a fortune by oppression and fraud ; or to establish a reputation for wealth on the ruins of the moral and religious natures of those who serve them. On the contrary, they follow closely in the footsteps of their divine Master ; and holding out the hand of brotherhood and fellowship to those who are hesitating around them, say, " This is the way, walk ye in it." They think it no degradation to shew a kind and considerate attention to those whose labour they superintend ; nor do they deem it a great sacrifice to give up an evening or two during the week to promote the religious and intellectual improvement of the employed. And they have their reward, both in the high approval of Him who has commanded that he who loveth God should love his brother also ; and in the increased zeal and devotedness which the employed will delight to shew in their behalf. For the human heart is sensible to gratitude. And this shews the shortsightedness of those, who think to increase their gains by means of oppression and inhumanity. They are served with sullen indifference, if not with absolute hate. And they feel this in the part where they are most sensitive, and where, indeed, all the feeling they possess seems to reside, that is, in the pocket. Thus is iniquity made to work out its own punishment, and the act of a superintending Providence vindicated.

We do not think that those employers who have countenanced the early closing moment, and have given practical effect to it in their own establishments, will experience any loss. If they do, it will be anything but honourable to those who bear the Christian name, whose duty it is to see that a man shall not be trampled down for his adherence to principle, if they have the power to prevent it. The race of competition has driven into the market multitudes of unscrupulous adventurers, having neither the fear of God nor regard for man. Their object is, by offering low priced goods to the public, to undersell the honest tradesman, no matter what means are required to do so. There is only one argument that can touch these men—the loss of custom. This argument the Christian should take care to enforce. But on this point a great amount of carelessness and indifference prevails. And there are some religious professors so forgetful of their duty, as to give their orders during the week to persons whose shops they not only know not to be closed till midnight on the Saturday, but themselves see open even on the Sabbath morning, on their way to divine service.

We believe that such conduct results from want of reflection; but the sooner this evil is thoroughly considered and swept away the better. Professors of religion should remember that by giving their patronage to these men, they not only compromise their own character, but injure the honour of Him whose cause they profess to serve. It is bad enough when they patronise those who exhaust the spirits and bodies of their shopmen, by keeping them at work till a late hour on the Saturday night. But when they continue their support to men who openly violate the Sabbath, they do that which is sinful, they commit a flagrant and grievous wrong. With what conscience can they enter the house of prayer, and offer up thanks to God for the institution of a day of rest, when they have been indirectly aiding to prevent many weary souls from enjoying its blessings? How can they approach Him who trieth the heart, and in whose sight the very heavens are, not clean? At the very moment when they are feeling something of that joy and peace which the services of the sanctuary are often made instrumental in producing, when something akin to that divine afflatus which “touched Isaiah’s hallowed lips with fire,” is theirs, how mournful is the reflection that there are those without, wearing out their exhausted energies in the service of mammon, for whose exclusion from the house of God they are partly responsible.

It is high time that this inconsistency should be remedied altogether. We believe that this improvement is in progress,

that the apathy which has too long existed is breaking up, and that the dawn of a better state of things may already be perceived. Still, earnest opposition to the evil of excessive employment is only just commencing; and it is necessary that the Christian world should at once put forth all its energies to grapple with it. This is a religious question, second to none in its importance, as the evil calls for redress, not only on the ground of the physical disease and wretchedness that spring from it; but also because it is the fruitful parent of moral disorders. It is one of the chief causes of Sabbath-breaking, and begets an indifference to religion, which can with difficulty be overcome. He who is closely confined during the week, who suffers imprisonment both of body and soul, becomes every day more like the brutes that perish. His heaven is that of sensual indulgence. Like the prisoners in the Bastille, who, we are told, became so accustomed to gloom and darkness, as to delight in it, and to be pained by the approach of light, the drudge of modern trade can see no beauty in truth, but buries himself from her light in the lowest sensualities. For him all the glory and beauty of the world have been created in vain. Though it is not possible for him to take a step without encountering some monument of Divine power and skill; though loveliness and grace are scattered on objects around him with a lavish hand, he passes unheeding and blindly on. Though from every mountain and from every vale, from the sea and the stars, all nature offers one united hymn of praise to the Great Architect of the universe, he feels no desire to join in that song. The dark night of ignorance, long brooding over him, "froze the genial current of the soul." So far as the higher purposes of life are concerned, he might as well have existed at the heart of an eternal pyramid. In vain for him have the historian and the sage toiled and thought, or the poet tuned his lyre. And while thus rendered incapable of taking delight in intellectual pursuits, he is still more disinclined to the engagements of religion. Spirituality is something he cannot comprehend; and when the Sabbath returns, his object is so to employ it as to afford himself the greatest amount of excitement and amusement.

We preach and legislate in behalf of the Sabbath, and yet do not sufficiently exert ourselves to remove temptations and incentives to its non-observance. Mercantile men must be made to comprehend more clearly than they do now the infinite value and sacredness of an immortal soul. They who are professors of Christianity must learn that "faith without works is dead"; and that a religion, which does not accompany us beyond the doors

of the church, is no religion at all. It were well, too, if employers would give a little attention to the study of physiology; they would then learn how, by overtaking the energies of the body, they disturb the functions of the mind, and predispose it to moral errors. With a knowledge of the numerous evils that physical exhaustion brings in its train, all Christians should unite to secure for the employed an uninterrupted enjoyment of the Sabbath, and an earlier cessation from business on the Saturday, so that both their minds and their bodies may be in a suitable state to enter with profit on the services of the Sabbath-day. The Church must go forth more into the bye-ways and hedges of society; she must jealously watch over and guard the physical well-being of man. To her is committed the charge of asserting the true dignity of man, and of arresting the progress of mammon-worship. With this worship she should enter into bold and unflinching warfare; there is to be no temporising, no treacherous peace. She must rebuke, with all wisdom and firmness, the sordid selfishness, that looks upon man as so much raw material—as a superior kind of machine, which is to be strained and worked to the utmost extent of its powers. While exhorting to diligence in business as the duty of the Christian, her utterance must also be clear and strong, that there shall be no *traffic in the souls of men*. Shall immortal spirits—one of which outweighs in value all the commerce of the globe—be perilled, and perhaps lost, by that eagerness to be rich, which stops at no barrier to its desires? Shall the toiling millions be suffered to partake of none of those blessings, for the enjoyment of which their faculties were created? Shall this earth, still so beautiful, be to them but a dark and gloomy prison, into which the light of heaven cannot penetrate? Shall the river of human life be poisoned at its fount; and the youth of our country, at a tender and susceptible age, be hurried from the parents' roof into the vortex of commercial strife, where it requires the stability of a character formed on Christian principles to hinder from falling? " " " " " "

We are prepared for the reply of necessity: and this plea is, in many instances, sufficient to free the parent from blame; especially in the case of widowed mothers, and of families in straitened circumstances, who are compelled to place their sons, at the early age of thirteen or fourteen years, in public offices and large establishments. In numerous cases, however, this is done where poverty cannot be urged as an excuse. It is done by men who could well afford to keep their sons at school, where they ought to be, two or three years longer; instead of being removed at the very moment when they are just beginning to feel the

necessity and advantage of application to study. We fear that this transfer of their children from the schoolroom to the office and the warehouse is effected from very narrow and selfish motives. It certainly shows a lamentable ignorance of the value of education.

The physical evils consequent upon premature employment are great. Nature never intended that a child should be kept to the desk for eight or nine hours a day, at a species of work so mechanical and dull, as to require powerful motives and long practice to reconcile the mind to it. Close confinement at so early an age is opposed to the desire for freedom and active exercise, implanted by the Creator in the youthful breast, for wise and benevolent purposes. It was intended that the young should have free scope for the development of their bodily powers, and this can be done only by the free and cheerful exercise of them. We have but to look abroad into the wide field of nature, to see this lesson everywhere taught. The young of all creatures but man are glad in their very existence, and pass their time in playfulness and joy; they follow the beneficent law which God has stamped upon their being, and are at harmony and in peace with the system of the universe.

How different is this from the spectacle presented by human society! It is not uncommon to meet with children who assume all the air, and pretend to the knowledge, of expert financiers; they have become old in the ways of the world before they have attained to manhood: the traces of care and worry are to be seen in their countenances. Yet, great as are the physical evils resulting from burdening the youthful mind with the duties and cares of business, they are comparatively unimportant when contrasted with the moral and spiritual evils that flow from it. Are parents really alive to these? Do they reflect upon the danger their children incur from this early association with the world and its interests? Especially when, during the hours of business, they are entirely removed from parental superintendence. Let them not rely too confidently on home-teaching and example, as preservatives from danger. "One sinner destroyeth much good"; and daily association with the immoral and irreligious, is a serious obstacle to piety. The youthful mind, naturally inquisitive, desirous of knowing the world, and "seeing life," as it is termed, is only too ready to listen to those who offer to initiate it into scenes of vice. The mouth of the pit-fall is covered with flowers; everything appears to wear a new and pleasing aspect. The voice of temptation is listened to and obeyed; and the heart of the Christian parent is overwhelmed with sorrow.

Such is often the result of a too early introduction to business, before the character is formed, or the principles are fixed. Whether we look at the consequences of this in regard to bodily or spiritual health, we must be convinced that it is the imperative duty of parents to proceed in this matter with much deliberation. And if from the love of gain they peril the eternal interests of their offspring, and those interests are sacrificed, their consciences will record a bitter judgment against them. They will weep unavailing tears over the grave of their buried hopes, and look forward with grief to the prospect of an eternal separation. They will awake to a sense of their folly in exposing those dear to them, when destitute of the armour of God, to the insidious attacks of the evil one. But if at a suitable age, when the mind has acquired some strength, and the conscience is aroused to the deceitfulness of sin, they are sent forth into the world supported by that power which is promised to all who wait upon the Lord, the best hopes may be indulged. The youthful warrior may then enter the field with no apprehension; for more is He that is for him, than all they that be against him.

IV. COVETOUSNESS.—Each class and profession of men has an *esprit de corps*—a tone and etiquette peculiar to itself. The nature of the virtues and vices which distinguish them, is also affected by the character of their pursuits. One profession may encourage a combative disposition, and a nice sensibility on points of honour; while another may foster too craven a submission to calumny and insult. With one, truth is held to be sacred; with another, it is openly and habitually violated. And though it is true, that vice in no one of its multiplied forms can be monopolised by one body of men, yet some vices develop themselves more in one calling than in others. They require for their growth a soil and circumstances suited to their nature, and when that is found, they flourish in rank luxuriance. And it is worthy of remark, that viewed abstractedly, men will profess to hate and avoid them; but when they discover that in the warm pursuit of what they think to be their interest, they naturally fall into these vices, they find a thousand excuses for their conduct, and their ideas of right and wrong become so distorted, that they confound their errors with virtue itself. He who begins by excusing iniquity, is certain to end as its champion.

In enquiring what are the difficulties opposed to personal piety by the present system of business, it is of the first importance to point out the prominent error into which commercial men are most likely to fall, and to discover, what is the peculiar

temptation to which they are exposed. And this is covetousness; a habit of mind which every reader of his Bible knows to be sinful, but of the magnitude of which men generally seem to have formed a most inadequate idea. They speak of and punish those crimes with a severity by which their temporal interests are endangered. But a sin which does not do this, and to the practice of which the human heart has a natural tendency, is regarded as venial; it is stamped with a good name, and passes current through society. The baseness of the coin is discoverable only by those who know how to assay it; and are accustomed to test all virtuous pretensions in the crucible of divine truth. But not only are transgressions of the law of God covered by pleasing names, but their very nature is misjudged. Instead of asking whether an action is in accordance with the will of God, the question turns upon the point, whether or not it is hurtful to society. And as we are inclined to consider those actions favourable to the public good, which we practise in forwarding our private affairs, it is obvious, that our standard of morality will be the lowest that can be taken, being, in fact, nothing more than the selfishness of mankind. The moral decisions given by such a tribunal, are what we might expect. Positive infringements of the laws of God, if they do not contradict established usage, are set down as of little account. We often see a man acquire a fortune by reprehensible means; and yet, if he injures no one's pecuniary interests, the world is rather disposed to applaud than to censure.

With regard to covetousness, which may be called the commercial sin of our country, how is it concealed under the specious names of industry, application, enterprize, and ambition! But though by this glossary we may deceive ourselves and others, all our subterfuges cannot hide us from the eye of Him "who discerneth the thoughts and intents of the heart." While to all human observation our characters are fair and spotless, while they are even admired and imitated, our goodness may be but as the *ignis fatuus* produced by a stagnant marsh, and of a momentary existence. Like the falling meteor, we may shine out for a moment as one of the stars of heaven, only to be lost the next, in utter darkness. We may assume the garb of religion the more effectually to cloak our designs, and may honor God with our lips while our hearts are far from Him. But it is a fearful thing to come into the presence of God with loyalty upon our lips, and rebellion in our hearts; for with Him can be no concealment; our most secret contrivances are naked, and open to His Omniscient eye. He has demanded from us our bodies and

spirits, which are His. But we are in love with mammon, and offer to our Maker a divided allegiance. We are satisfied with yielding outward homage to the ordinances of religion, while our real energies and best affections are concentrated upon the business of this life. But "no man can serve two masters." And so long as we refuse to yield to God the entire possession of our hearts, we are, in spite of all our professions and works, in the service of the God of this world. The Apostle Paul, when writing of those "who changed the truth of God into a lie, and worshipped and served the creature more than the Creator," tells us that, "as they did not like to retain God in their knowledge, God gave them over to a reprobate mind, to do those things which are not convenient." Being filled with all unrighteousness, fornication, wickedness, *covetousness*." And again, in his Epistle to the Colossians, after exhorting them to "set their affections on things above, not on things on the earth," and adverting to the union of the believer with Christ in glory, he proceeds,— "Mortify, therefore, your members which are upon the earth; fornication, uncleanness, inordinate affections, evil concupiscence, and *covetousness, which is idolatry*. For which things' sake the wrath of God cometh on the children of disobedience." Thus is it possible for a man who looks with contempt on those who bend before gods which their own hands have made, to be himself a follower of idolatry in one of its most degraded forms, and thus a traitor to the Majesty of Heaven. Avarice besets the soul on every hand with its temptations and snares; and the leniency with which society regards this vice, renders it doubly dangerous. No advance can be made by the Christian in the divine life, while the restless desire of increasing his worldly possessions carries away his affections from God and constitutes likewise the greatest obstacle in our first approach to Him. Nor is covetousness, as some imagine, a sin peculiar to age. It follows man through every stage of life; outliving the physical passions, and surviving in strength when every other desire is extinguished. It establishes a despotic throne in the soul; and even when, by the power of Divine Grace, the heart is liberated from its domination, a constant vigilance must be exercised to prevent it from regaining its ascendancy. Though the sinfulness of an avaricious temper is as great in the aged as in the young; yet is there something peculiarly mournful in seeing the youthful mind turn aside from the temple of truth, attracted by the delusive splendor of wealth. A young man came to Jesus Christ, and asked, "Good master, what good thing shall I do, that I may have eternal life?" The Saviour told him, that for this end he should keep

the commandments. He replied, that all these had he kept from his youth up. "Jesus said unto him, If thou wilt be perfect, go and sell that thou hast and give to the poor, and thou shalt have treasure in heaven; and come and follow me. But when the young man heard that saying, he went away sorrowful, *for he had great possessions.*"

How many young men of the present day are imitators of the conduct of the young man to whom that exhortation was addressed? With the same amiability of character and general attachment to religion, they yet love this present world too strongly to give their hearts to the Redeemer. The immortal spirit within them, fitted to be an inhabitant of heaven, droops its pinions in the dust—

"Nor e'er puts forth its wings to reach the skies."

We are told that a rich man shall with difficulty enter into the kingdom of heaven. The vain-glorious and self-confident spirit which often characterises the possessors of wealth is opposed to the temper required by the Gospel. The history of the Church in all ages, from the times of the apostles till now, evidences, that the poor have always been more willing to listen to the tidings of salvation than their richer brethren. And while, in every succeeding age since the dawn of Christianity, numerous and shining examples have arisen, of the rich and powerful consecrating their talents to the service of God, such instances serve only to magnify the power of Divine grace in particular cases, but are far from showing that the possession of wealth is not attended with peril. Abstractedly considered, there is nothing in riches inimical to personal piety. But man is such an erring and fallible being, and his affections are so corrupted, that things harmless in themselves are frequently converted by him into instruments of destruction. By his estrangement from God he has lost the power of self-command, the power to moderate and regulate the passions. He cannot say, at least with any prospect of fulfilling his resolve,—Yonder lies my proper path of action, and I will resolutely pursue it: such and such are the virtues that I envy and they shall adorn my character. He cannot exorcise from his soul the dark spirit of evil, and call to reside there the fairer forms of excellence which his imagination conceives; nor can he trample his baser affections beneath his feet, and surround himself only with bright and holy influences. The powers of nature, the storm, the thunder, and the earthquake, are not more beyond his control than the phenomena of his moral existence. The passions defy the repressive efforts

of human reason. In the mind we can discover no power of sufficient strength to curb their rebellion, nor can we predict the time with certainty when an eruption will not take place. In the mental economy there is no *Æolus* who

*Luctantes ventos tempestatesque sonoras
Imperio premit, ac vinclis et carcere frænat.**

When the tide of some ruling passion rises and threatens to overwhelm us, we cannot say, "Hitherto shalt thou come and no farther, and here shall thy proud waves be stayed." The human soul in its natural condition is but a fragile bark, drifting down the stream of time, and tossed in its rapids. To pilot it from destruction needs a more powerful and skilful hand than that of man. There is nothing more flattering to our pride than the idea, that we can render ourselves independent of every other being in the universe, even of God Himself. We are elated at the thought of our minds and bodies being altogether under our own management and control. But the spirit which says, "I am sufficient for myself; I can, through my own power, do all things proper and right for me to do," is not only contradictory to true philosophy, but opposed to the religion of Christ. And it is just this temper of mind that covetousness produces. He who devotes his life to the accumulation of riches, does, by that continued act, declare himself independent of his Maker; who in His word, has declared, that "no covetous man, who is an idolator, hath any inheritance in the kingdom of Christ and of God."

We need not pause to show that it is the very nature of commercial pursuits, unless conducted on Christian principles, to encourage avarice, and thus to raise a great obstruction to the progress of religion in the heart. But as wealth, when directed aright, may become a fertilizing stream, scattering health, plenty, and happiness in its course; so commerce, when carried on with a temper of mind that does all to the glory of God, shall bless the nation that pursues it, and increase its stability and power. According to the principles on which it is conducted, it may be a people's blessing or curse. Commerce should be, and we doubt not will become, a grand instrument in the diffusion of truth; but the time is not yet. Still is there much to be done to eradicate its evils. While, however, we probe and lay these bare, in order to cure them, we are not to confound them with the system itself. There is nothing necessarily degrading in trade. On the contrary, it ought to be the parent of civilization, intelligence,

*. With iron Hand restrains the struggling winds,
The murmuring gales fast in his prison binds.

and good will. "As the same country is rendered richer by the trade of one province with another; as its labour becomes thus infinitely more divided, and more productive than it otherwise could have been; and as the mutual interchange of all those commodities which one province has and another wants, multiplies the comforts and accommodation of the whole, and the country becomes thus in a wonderful degree more opulent and more happy; so the same beautiful train of consequences is observable in the world at large, that vast empire of which the different kingdoms may be regarded as the provinces. In this magnificent empire, one province is favourable to the production of one species of produce, and another province to another. By their mutual intercourse, mankind are enabled to distribute their labour as best fits the genius of each particular country and people. The industry of the whole is thus rendered incomparably more productive; and every species of necessary, useful, and agreeable accommodation is obtained in much greater abundance, and with infinitely less expense."* Such is a true summary of the benefits of commerce as regards the material interests of society, and we can only regret that in its moral aspects it should not be equally admirable. It is always painful to expose the evils and deficiencies of a system which has much to recommend it. Yet it is necessary; and mere sentimentality must not be allowed to silence the voice of duty.

V. HABITUAL TAMPERING WITH TRUTH.—We have already, in a former part of this essay, had to consider the evil consequences of that habitual tampering with truth, now unhappily so prevalent in trade. We have endeavoured to show that it marks in a strong and peculiar manner the present system of business; and we shall now attempt to point out some of the difficulties which it raises in the path of him who is seeking after God. Trifling with truth is infectious. Those who are suffering from the disease, affect to treat it as a thing of no moment, in order to stand well in the opinion of others. But the moral debility which it occasions in them, is too obvious to escape notice. The hue of spiritual health leaves them, the mental vision is darkened, and they move with slow and feeble steps along the path of rectitude, if indeed they do not forsake it altogether. The seeds of goodness, if implanted in the mind, are chilled and frost-bitten; or if they spring above the soil, are of stunted and dwarfish growth. For what virtue can flourish in an atmosphere of falsehood? Although society is

* Mills' Commerce Defended, p. 38.

disposed to admit *custom* and *necessity* as sufficient excuses for the trickeries of trade, yet this does in no way lessen their sinfulness, or justify men in practising them. Not only is the observance of truth essential to social happiness and order; but it is also the very foundation of piety, and is a duty which we owe alike to God and to our neighbour. Here, as in every similar case, we perceive, how our own interests and those of society, are advanced, by obedience to His commandments. The moral government of the universe is a system in which infinite benevolence and perfect justice are harmoniously blended. The superficial, with all the pride of ignorance, may profess to see in it, harsh and repulsive features; but they, who with deep and reverent attention, study its working in the light of revelation, behold enough to teach them that God is love. Even supposing the yoke put upon us were grievous, which it is not; still would it be high presumption to arraign infinite wisdom, and to say to our Maker, "What doest thou?" But what a fatal perversity is that, which still opposes His commands, when both reason and conscience testify to their perfect righteousness.

We would ask those who reject the Christian system, how comes it to pass that mankind habitually pursue a course which reason teaches them is highly dangerous, and which, if followed, to a certain extent must occasion the dissolution of society itself? For truth is not set at naught only by the degraded and unenlightened, but is tampered with by multitudes who profess to understand what morality is, and to be rigid observers of it. They would, doubtless, be shocked if their tricks and subterfuges were called lies; yet, stripped of the fine phrases in which they are disguised, such they remain.

Without truth it is impossible that nobility of character can exist, nor can any service be acceptable to God, which does not spring from a heart in which truth is enshrined. Truth, unchanging and eternal, is one of the sublime attributes of His character, and renders Him the object of universal trust and confidence. "He is the Rock, His work is perfect: for all His ways are judgment; a God of truth and without iniquity, just and right is He." "His truth endureth to all generations." And as the God of truth, He demands it in all who approach unto Him. Without it, holiness is nothing more than a name; and he who has it not, whatever may be his profession, has no claim to our approbation. Destitute of virtue himself, he contaminates all with whom he comes in contact: for, in self-vindication, he will affect to regard the sin as venial, and denounce those who take a just view of its heinousness, as over-scrupulous and puri-

tanical. In time he will become by habit quite indifferent to it, and will not hesitate to utter a falsehood when he thinks it will subserve his interest. It is impossible that piety can co-exist with such a disposition of mind.

The importance spiritually of observing truth in all our transactions with each other, is shewn from the emphatic manner in which the Sacred Writings speak of its violation: "*Deceitful men shall not live out half their days.*" "*All liars shall have their part in the lake which burneth with fire and brimstone, which is the second death.*" We are told that into the holy Jerusalem, "there shall in no wise enter anything that defileth, neither whatsoever worketh, abomination, or maketh a lie."

The sin of falsehood is that from which Christians have most to apprehend. It meets them in the market, and the counting-house, and oftentimes in so attractive a form, promising so much for a slight sacrifice, that great prayerful watchfulness is required to resist the temptation. When thus assailed, the Christian should keep in mind the fearful nature of this iniquity, remembering that "*lying lips are an abomination to the Lord.*" The danger is increased from the tenacious grasp this habit takes upon the mind. When every other sin has been subdued, it entrenches itself in the soul, and is the last to yield to the power of the truth. The conquest of this sin is indeed one of the chief evidences of the soul's being alive to God. "*If any man among you seem to be religious, and bridled not his tongue, but deceiveth his own heart, this man's religion is vain.*" "*If any man offend not in word, the same is a perfect man, and able also to bridle the whole body.*"

The Christian then must guard his integrity as he would his life. And in a world indifferent and hostile to the Saviour, he must reflect His example with a clear and steady light; the purity and brilliancy of which shall attract others to the foot of the Cross, to be also purified from all iniquity, and to serve the living and the true God. When trade is conducted irrespectively of moral restraint, the immortal interests of man will be lost sight of, and the claims of God disregarded. For though we are all standing on the brink of eternity, into which we may pass at any moment, the clouds raised around us by the strife for worldly wealth and honors, conceal from our view the full peril of our condition. We forget that we are not our own; that we are the absolute property of Him who created us. We hold no charter by which we can exercise sovereignty over ourselves independently of the Supreme Ruler. We are indeed free

agents; but free under law. And one of the laws most strictly enforced upon us, is, that we are to live for the world to come as well as for this. Both claim our attention; both make demands upon us which must be met. But man being strongly disposed to concentrate all his thoughts upon the earth, there is the greater need to remind him of a future state, to which the present is but introductory.

VI.—FORGETFULNESS OF GOD AND THE VALUE OF THE SOUL, IN THE EAGER PURSUIT OF RICHES.—The man of business makes it his study by night and day so to manage his temporal affairs, that no one may be able to say that he has overreached him. Yet surely, if the claims of immortality are forgotten, he deceives himself. He is like a man who transports materials to a floating ice-field, and begins to construct there a noble edifice, ignorant of, or indifferent to the fact, that in a very brief period the foundation will break up and melt away. Here for the immortal spirit there can be no permanent resting-place—"this is not our rest." It is our duty earnestly to seek after eternal happiness; and the promise is given that doing so in the right manner we shall be successful. Eternal life shall be rendered "to them who by patient continuance in well-doing seek for glory and honour and immortality." It is declared to be "the gift of God through Jesus Christ;" and one of the strongest motives presented to the Christian to induce him never to become weary in well-doing, but in the performance of duty to bear up against all opposition and persecution, is to know, "that his light affliction which is but for a moment, worketh for him a far more exceeding and eternal weight of glory." The time will come when his labours and sorrows shall end, when encountering the last of his enemies, he shall come off more than conqueror through Him that loveth him. The moment he succeeds to his incorruptible inheritance, the imperfections of his character will be removed, and the graces of the renewed heart shine with a brighter and purer lustre. He will behold his Maker face to face, being transformed into His glorious image, and will enjoy the society of prophet and apostle, of the faithful in Christ in all ages. For he "shall come unto mount Sion, and unto the city of the living God, the heavenly Jerusalem, and to an innumerable company of angels, to the general assembly and church of the first-born, which are written in heaven, and to God, the Judge of all, to the spirits of just men made perfect, and to Jesus the mediator of the new covenant."

Such is the prospect held out to the Christian disciple. Between its enjoyment and himself hangs the veil of this mortal life, which shall soon, however, be raised by death. Shall faith in his Saviour and in the existence of the future blessedness which He has promised, be weakened or destroyed by an eager pursuit after the treasures of this passing world? Shall he neglect to secure the enduring riches of which no commercial panic, no possible accident, can deprive him? Having once entered on the course that leads to life, let him ever keep in sight the prize that is set before him. If he does so, the brief day of his mortal existence, as it draws nigh its close, will become peaceful and serene. No storms will disturb its tranquillity. Consoled by the thought that while active and diligent in business he has laid up for himself treasures in heaven, he will be able to receive with no apprehension the call that will summon him to the presence of his God. Having but a slight hold upon the occupations and pleasures of time, he will separate from them without distraction. And while sensible of the many benefits which science and commerce confer upon man, he will yet rejoice that he has never suffered them to obtain the supreme and entire possession of his soul. He has not, in answer to the invitations of Divine mercy, prayed to be excused in order that he might extend his trade. Nor has he excluded God from his soul and set an idol there. In all his ways he has acknowledged Him, and received the promised guidance of a Father's hand. Thus even the waters of Jordan are lighted up by the glory of the city of God. Who would not so live and so die?

CHAPTER IV.

REMEDIAL SUGGESTIONS.

- I. IMPROVED EDUCATION.—II. AN INCREASED SENSE ON THE PART OF EMPLOYERS OF THEIR DUTY TO PROMOTE THE TEMPORAL AND SPIRITUAL WELFARE OF ALL UNDER THEM.—
- III. THE ABSTINENCE OF CHRISTIAN MEN FROM ALL SEMI-GAMBLING SCHEMES.—IV. THE CULTIVATION OF STUDIOUS HABITS.—V. LITERARY INSTITUTES AND MUTUAL IMPROVEMENT SOCIETIES.—VI. THE INFLUENCE OF THE CHRISTIAN MINISTRY AND RELIGIOUS ASSOCIATIONS.—VII. THE PARAMOUNT IMPORTANCE OF SPIRITUAL-MINDEDNESS.

I. — IMPROVED EDUCATION. — How large a proportion of existing evils is traceable to ignorance it is difficult to decide; but that it is the origin of many cannot admit of a doubt. We do

not mean simply an ignorance of facts, but of those principles which should guide us in the common relations and duties of life. Education, taken in its extended sense of general mental training, is the lever that now moves the world. Men begin to perceive, that the training of the youthful mind has a predominating influence over the man through all his future career; and, therefore, that it is of the first importance that the mind be educated rightly.

While a liberal and classical education is desirable on many accounts, great advantage may be gained by directing the pupil's attention more especially to those subjects which bear directly on the occupation in which probably he will be afterwards engaged. And though we should consider it an evil day in which the works of Grecian or Roman genius were banished from our schools, yet do we equally regret that, side by side with them, the sciences which relate to the business of practical life are not more deeply studied. It is no uncommon thing to hear young men, who are desirous of distinguishing themselves in their occupation, lament the almost perfect ignorance in which they have been kept as to the first principles of commerce. In fact, it has been customary with many teachers of the young to regard, reading, writing, arithmetic, and book-keeping by single and double entry, as comprising all that was essential to a *commercial* education. And though in many schools political economy in one shape or another is now taught, still sufficient prominence is not given to that division of the science which treats of the objects and nature of commerce. In most schools the subject is passed over altogether. We believe that is not only desirable but necessary for the welfare of society, that this state of things should come to an end. Men are prepared for the professions with great labour and care; but any one is considered competent to enter on commercial pursuits with little or no preparation. For the former undoubtedly greater learning and science are required; but special preparation of similar nature, though of less extent, is also necessary for the successful prosecution of the latter. And it will be found, as a general rule, that the man who understands best his own business, not merely its details, but the principles and system on which it is conducted, will obtain greater success than he who lacks this knowledge. The man who has it, when any unforeseen circumstances arise, knows at once his true position, and acts with promptitude and decision. But the mere follower of routine has, on every occasion, to seek for advice and assistance; and even when he has obtained them, is often still perplexed to know what course to follow. Thus deprived of all confidence in himself, he feels the real degradation of ignorance.

In a country like England, whose trade embraces the world, and whose commercial marine is at once its glory and its strength, the study of commerce in all its complex relations and in its influences on society is both attractive and profitable. Whether we regard the tendency of foreign commerce to promote international peace, or look at home at the powerful influence which trade exerts in the formation of national character, we must be convinced that there are few subjects more worthy of our attention. We believe commerce destined to become a powerful instrument in the elevation of man. From the benefits which society now derives from it, we may form some idea of what it may do for mankind when followed altogether in the spirit of Christianity. "With the benefits of commerce, or a ready exchange of commodities, every individual is enabled to avail himself to the utmost of the peculiar advantage of his place; to work on the peculiar materials with which nature has furnished him, to humour his genius or disposition, and betake himself to the task in which he is peculiarly qualified to succeed. The inhabitant of the mountain may betake himself to the culture of his woods, and the manufacture of his timber; the owner of pasture-lands may betake himself to the care of his herds; the owner of the clay-pit to the manufacture of his pottery; and the husbandman to the culture of his fields, or the rearing of his cattle: and any one commodity, however it may form but a small part in the whole accommodations of human life, may, under the facilities of commerce, find a market in which it may be exchanged for what will produce any other part, or the whole; so that the owner of the clay-pit, or the industrious potter, without producing any one article immediately fit to supply his own necessities, may obtain possession of all that he wants. And commerce (in which it appears that commodities are merely exchanged and nothing produced) is, nevertheless, in its effects, very productive; because it ministers an encouragement and facility to every artist in multiplying the productions of his own art, thus adding greatly to the mass of wealth in the world, in being the occasion that much is produced."*

The necessity of forming right views as to the principles on which business should be conducted, was never more obvious than at the present time. This is a thinking and a curious age; and nothing, whatever its antiquity, is suffered to pass unchallenged. In this there is much to hope for; and, doubtless, the ultimate result will be favourable to human happiness. But there

* Ferguson's Principles of Moral and Political Science, vol. ii. p. 424.

are disadvantages connected with this inquiring spirit; and one of the most serious is, that it disposes the mind to regard systems and opinions as false, simply because they are old, and because mankind have, for many ages, put faith in them. This prejudice may acquire power over the mind without our being aware that we are so affected. For every generation regards its epoch as superior to all that have gone before; and so strong is the tendency in man to live entirely for to-day, that even the claims of the future are overlooked; and his conduct proves that he says, in his heart, "Let me eat and drink, for to-morrow I die." But systems of long standing are endangered, not only by pride and carelessness, but likewise by the haste of modern inventors to put their schemes into operation. These schemes are sometimes designedly framed to suit the passions, as well as what are considered the interests of the passing day; and thus, what at first sight appears to be an appeal to reason, in reality only stirs up the inferior desires of the soul.

It is true that all that is now venerated was once new; and that even Christianity itself, now disseminated over the globe, was once unknown beyond the confines of Judæa. But its Divine Founder and His apostles, so far from seeking to accommodate its doctrines and precepts to a corrupt age, openly declared against it; and, for a testimony to them, resignedly went to prison and to death; and the faith lived because truth is immortal.

In all investigation the grand caution is, to guard against being led from the truth by prejudice and passion, especially when the error we feel inclined to embrace seems promising and fair. We are naturally desirous to fly from suffering, or to discover some means by which misfortune may be prevented or cured. Hence the misery of man being great upon the earth, a constant temptation is held out to attempt the banishment of it from society by new social arrangements; and there is great danger that such arrangements may receive a larger amount of support than they are entitled to, men being inclined to believe when so much is promised. In such a state of mind old systems, which after all may be founded in truth, will be abrogated with little or no examination.

Antiquity, though in no case the test of truth, does bring with it some title to respectful consideration; and popular progress in all questions, if it is to be a reality, must be conducted more in the spirit of reform than in that of revolution.

Is the present system of business founded on right principles? is a question which this age will discuss; we think it of the highest moment that all, whether employers or employed, should

be prepared to answer it. Ignorance is the parent of disorder; and, unless in the schoolroom boys are instructed what commerce is, and in what spirit it should be followed, the consequences will be disastrous for the country. If they grow up with the idea that all the duties of business are summed up in the getting of money—if a desire for commercial knowledge has never been excited in them—and if they enter the shop or counting-house ignorant of the first principles which regulate commerce—how can they become tradesmen of high character and intelligence? How ineffectual a barrier will they present to those who, excited by a misguided philanthropy, propose to abolish the commercial system? What answer will they give to the assertion that the tradesman is a useless member of society, because he *produces* nothing; and to other modern fallacies? Perhaps it will be replied—That they may be treated with contempt and silence. But we believe that such a mode of defence will fail altogether; and that the large body of men whose views are influenced by the speeches and writings of the new socialistic school, will only be confirmed in those views when they find that the advocates of the old system are either too ignorant or too indolent to come to its defence. We lay stress upon this point, because the commercial world appears half asleep on the subject; and may be aroused to a sense of their duty in a manner more rough than they expected.

At a time when the fortress, which they considered unassailable, is besieged, surrounded by the army of thinkers, who claim to be but the advanced guard of the nations; and who proceed with deliberate skill to mine the walls and gates, surely the towers should not be unsentinelled; but as the darkness increases the cry should be heard, “Watchman, what of the night? What of the night?” We must not delude ourselves with the idea that this is merely a property question, relating only to the distribution of wealth. The very existence of society, the principles of morality, and the obligations of religion, are all concerned in it. The modern system of trade is first assailed because it is regarded as the weakest point for attack; the artfulness and audacity of the attack consist in its being made under the name of religion. Now, in such a position it is absolutely necessary that men should hold correct opinions; that they should well comprehend their duty, and the spirit in which it should be performed. And to this end we think education might be made to contribute to a much greater extent than it has hitherto done. It is gratifying to notice that of late years much has been effected in this direction; all that is required is, that a step or two onward should be made. More speciality as regards commerce

should be observed in the study of political economy. And we do not hesitate to say, that it is a subject which, in the hands of a skilful teacher, may be rendered entertaining to the young mind, by not using too largely the technicalities of science.

Such instruction is the more important, as men of business are often prevented by the pressure of their engagements from making themselves acquainted with what may be called the science of commerce. They may be quite at home in all that relates to their own particular trade; and the time has been when such an amount of knowledge would be sufficient to guide them aright. But that time has gone. It is now requisite for them to reason with candour and intelligence on the evils of our commercial system, and consider how to remedy them where practicable; and, at the same time, to defend the principles on which trade is conducted, when they conceive them to be just. But this can be done only by an improved system of commercial education; which, while giving an increased knowledge of the nature of business transactions, shall also show how they ought to be practically worked out in the spirit of Christianity.

One of the first points to be inculcated would be, that existing evils in trade should be remedied by individual effort and reformation, and not by the interposition of the government. Since even a slight examination of those evils will prove that they originate in moral perversity or in ignorance. In no former period of our history was it more necessary that right ideas on commerce should be held; that unfounded prejudices should be corrected: and that the different classes of society should be brought into close and peaceful union. It has been the custom to regard retail dealers as the least useful class of tradesmen; and yet the notion is unjust, and likely to prove mischievous to society.

The following observations, by the author of the "Wealth of Nations," are well worthy attention:—"Unless a capital was employed in breaking or dividing certain proportions, either of the rude or manufactured produce, into such small parcels as suit the occasional demands of those who want them, every man would be obliged to purchase a greater quantity of the goods he wanted than his immediate occasion required. If there was no such trade as a butcher, for example; every man would be obliged to purchase a whole ox or a whole sheep at a time. This would generally be inconvenient to the rich, and much more so to the poor. If a poor workman was obliged to purchase a month's or six weeks' provisions at a time, a great part of the stock which he employs as a capital in the instruments of his trade, or in the furniture of his shop, and which yields him a revenue, he would

be forced to place in that part of his stock which is reserved for immediate consumption, and which yields him no revenue. Nothing can be more convenient for such a person, than to be able to purchase his subsistence from day to day, or even from hour to hour, as he wants it. He is thereby enabled to employ almost his whole stock as a capital; he is thus enabled to furnish work to a greater value; and the profit which he makes by it in this way, much more than compensates the additional price which the profits of the retailers impose upon the goods. *The prejudices of some political writers, against shop-keepers and tradesmen, are altogether without foundation.* So far is it from being necessary either to tax them or restrict their numbers, that they never can be multiplied so as to hurt the public, though they may be so as to hurt one another. The quantity of grocery goods, for example, which can be sold in a particular town, is limited by the demand of that town and its neighbourhood. The capital, therefore, which can be employed in the grocery trade cannot exceed what is sufficient to purchase that quantity. If this capital is divided between two different grocers, their competition will tend to make both of them sell cheaper than if it were in the hands of one only; and if it were divided among twenty, their competition would be just so much the greater, and the chance of their combining together, in order to raise the price, just so much the less. Their competition might, perhaps, ruin some of themselves; but to take care of this is the business of the parties concerned, and it may safely be left to their discretion: it can never hurt either the consumer or the producer. On the contrary, it must tend to make the retailers sell cheaper and buy dearer, than if the whole trade was monopolised by one or two persons. Some of them, perhaps, may occasionally decoy a weak customer to buy what he has no occasion for. This evil, however, is of too little importance to deserve the public attention, nor would it necessarily be prevented by restricting their numbers."

* If trade were properly understood by society, we should not hear the opinion so often expressed, that retail dealers obtain too large a profit on their business, and that their prices are exorbitant. The fallacy of such an idea is well shown by Dr. Smith in the following example:—"Apothecaries' profit," he observes, "is become a by-word, denoting something uncommonly extravagant. This great apparent profit, however, is frequently no more than the real wages of labour. The skill of an apothecary is a much nicer and more delicate matter than that of any artificer whatever; and the trust which is reposed in him is of much greater importance. He is the physician of the poor in all cases,

and of the rich, where the distress or danger is not very great. His reward, therefore, ought to be suitable to his skill and his trust; and it arises generally from the price at which he sells his drugs. But the whole drugs, which the best employed apothecary, in a large market town, will sell in a year, may not, perhaps, cost him above thirty or forty pounds. Though he should sell them, therefore, at three or four hundred, or at a thousand per cent. profit, this may frequently be no more than the reasonable wages of his labour, charged, in the only way in which he can charge them, upon the price of his drugs. The greater part of the apparent profit is real wages, disguised in the garb of profit."

The bearing of these observations on business in general, will be seen at once. It is not one of its evils, that the public are charged too highly; nor is it a fact, that the mass of tradesmen are amassing fortunes. But it is certain, that the profits of trade are hardly apportioned fairly, and that the position of the workers employed is lower than it ought to be. How important is it, that the future employers of the industry of this country should, even in the days of boyhood, be instructed to revere the claims of humanity!—that they should be impressed with the conviction, that a man is a sacred thing, because immortal; and that he is not a wealth-creating machine, to be worked to any extent that may suit our convenience or our ambition! The whole tone of society on this point is wrong. Labour, notwithstanding all the praises passed upon it in print, is not looked at with the honour and respect it merits; nor is full justice rendered to it. It is the mission of the schoolmaster to take his stand by the teachers of Christianity, as a moral reformer. For whatever differences of opinion may exist on the subject of education, there can surely be none as to the necessity of basing it upon Christian morals. And supposing a nation to be thus educated—to be at once purified and enlightened—many of the difficulties which now obstruct moral improvement would be removed; and instead of the preacher of righteousness being opposed, his efforts for the elevation of man would be warmly seconded. Evils would not then be ingeniously concealed, but sought out in order to be remedied. One class of society would not attempt to exalt itself at the expense or destruction of another; for "the eye cannot say unto the hand, I have no need of thee: nor again the head to the feet, I have no need of you." It is by disunion, which is the offspring of ignorance and wrong, that the benefits which naturally flow from industrial energy and commercial skill may be lost. History tells us, that such has been the fate of many once-powerful states. Hence the neces-

sity is plain, of giving to all a knowledge of their position and duties ; so that even in the correction of evils, when about to cut off some decayed and useless bough, the pruning-knife may be used with judgment and discretion. This knowledge gives to those who possess it a moral independence, which enables them to form their own opinions on social questions ; and which, by removing prejudice, renders them alive to the existence of evils which otherwise they would have overlooked.

That the school may become a powerful means of benefiting society, is now seen by all parties. But whatever schemes are brought forward, one thing must be kept in mind, if our hopes from them are to be realised :—We must remember that traffic is the occupation of the people ; that on its being conducted upon the true principles of commerce, depend the prosperity and advancement of the country ; and that if the moral principles and motives actuating those engaged in it are low, their religious degradation is inevitable.

Ministers of the Gospel, and philanthropists in general, are all deeply interested in this question. The time to act is now. The absolute necessity of education is agreed upon ; and it is of infinite importance that it should be directed to beneficial ends. The principal object of education is to form right habits, and to strengthen and discipline the mind ; and whether it can be claimed as a right or not, it is evident, that were it generally diffused, all classes would be benefited.

Commerce and political economy should form part of the course in all boys' schools ; and it is desirable that the instruction should be given by teachers who have directed their attention more especially to these branches of study. The works of such writers as Smith, Mills, M'Culloch, and Paley, or abridgments of them, might be advantageously used as class-books. The most important duty of the teacher would consist in pointing out the uses to be made of the knowledge thus acquired ; and how, to be of any value, it must be employed for the good of our fellow-men. Christianity requires that even our undoubted rights should be exercised in the spirit of love ; and, indeed, unless this spirit be present, increased knowledge may only give greater power to injure and oppress. The moral law, that we should do unto others as we would they should do unto us, ranks before all other laws ; and all the arrangements of society, to be permanent and prosperous, must be made in accordance with it. When once this law of kindness is recognised as the rule of action, changes for good will be effected, which it now appears impossible and impracticable to accomplish. Difficulties will disappear ;

and the glorious future of the world, which they concealed from view, will present itself in all its extended beauty.

A nation, though sinking in years, and exhausted by wars and commotions, may yet retrieve its position by moral power. It may advance in greatness by advancing in righteousness. It may, when wearied in its onward flight, renew its youth at the waters of the river of life. The unnatural divorcement of intelligence and piety should terminate. To promote their separation has been the aim of some who have little regard for either, and who have declared that "ignorance is the mother of devotion." But the service well pleasing to God must be intelligent and reasonable. Not the offering of sentiment only, but the consecration of our whole being to His glory. Ignorance may be the parent of superstition, of that corrupted system which teaches that impiety can be pardoned by human intervention, that religion is a thing only of times and seasons, of new moons and sabbaths, and that the gift of God can be purchased with money. But it is directly opposed to true piety; and the aim of every Christian minister and Sunday-school teacher is to diffuse light and not to extinguish it. Revelation itself is the greatest enemy of ignorance. It has "brought life and immortality to light;" they who take heed to and obey its commands are declared to be "children of the light and of the day." The Bible is the great charter of humanity. It offers to man freedom, happiness, knowledge, and immortality. It reveals truths, whose sublimity is the theme of contemplation to seraphs, in a manner which the rudest peasant can comprehend. Where it is widely known it is impossible that mental darkness and slavery can continue. It proclaims "liberty to the captive, the opening of the prisons to them that are bound." It seeks out the debased and unenlightened, to purify and ennoble them. The gospel message comes not only or chiefly to the philosophic and the learned, but likewise to the common people, the unlettered mass, who heard Christ gladly. Yet millions exist in this country who cannot read the word of God. We ask Christian men of all sections of the church, whether such a state of things ought to last? Is it honourable to their character as patriots or as protestants, that the Bible should be to so many of their countrymen virtually a sealed book? True, they have done much, but they have not made those sacrifices of time, labour, and money, which the exigency demands. While the mass of the people are uneducated, the agency of the press is greatly restricted. Thus one of the most efficient instruments for the dissemination of

truth is rendered useless, and "wisdom at one entrance quite shut out." Though this applies only to the poorer and working classes, those who are better off must remember that the ignorance of the former will act with a powerful influence upon themselves, impeding their business, and increasing the amount of crime and disorder. For the upper and wealthier classes might as well expect to remain uninfected with a pestilence dealing death around them, as to suffer no harm or inconvenience from living amongst an uneducated people. As the prosperity of one class benefits the rest, so will its misery and degradation operate against the common good. There is evidently a compensating balance in society.

II.—AN INCREASED SENSE ON THE PART OF EMPLOYERS OF THEIR DUTY TO PROMOTE THE TEMPORAL AND SPIRITUAL WELFARE OF ALL UNDER THEM.—The influence which the employer has over those who work for him is of course great, and it is now increased by the large amount of labour that is brought into the market. To obtain permanent and remunerative employment, is now considered as a piece of good fortune; and the time has arrived when even sober, industrious, and intelligent men cannot be certain of obtaining work. The capitalist can therefore make much such terms as he pleases. And there are comparatively few who would forego the advantage which this position gives them. But the moral evil is, that when labour can be obtained at so low a price, man himself is regarded as cheap; as absolutely worth nothing more than two or three shillings a day. That the employer has a natural right to obtain labour at as cheap a rate as possible is admitted. But then this right is modified by the duties which he owes to his neighbour and to God; by considerations of which political economy says nothing. He is bound to make it his great aim to elevate the character and increase the intelligence of all dependent on him; to do away with that moral cringing, that disposition to creep along the ground, which is but a poor substitute for hearty and willing service. And nothing would more tend to produce this result, than giving the employed some partnership in the business; and thus making them personally interested in its success. For by this means a proper self-respect would be encouraged in them, and their regard for sobriety and prudence would be increased.

Mr. Samuel Laing tells us that, "in the American ships trading to China, it has long been the custom for every sailor to have an interest in the profits of the voyage; and to this has

been ascribed the general good conduct of those seamen, and the extreme rarity of any collision between them and the government or people of the country. An instance, in England itself, not so well known as it deserves to be, is that of the Cornish miners. In Cornwall, the mines are worked strictly on the principle of joint adventure; gangs of miners contracting with the agent, who represents the owner of the mine, to execute a certain portion of a vein, and fit the ore for market, at the price of so much in the pound of the sum for which the ore is sold. These contracts are put up at certain regular periods, generally every two months, and taken by a voluntary partnership of men accustomed to the mine. This system has its disadvantages, in consequence of the uncertainty and irregularity of the earnings, and consequent necessity of living, for long periods, on credit; but it has advantages which more than counterbalance these drawbacks. It produces a degree of intelligence, independency, and moral elevation, which raise the condition and character of the Cornish miners far above those of the generality of the labouring class." This will apply to all other classes; for human nature, under all its varied forms, is the same.

But what can the employer do for the spiritual welfare of the employed? Much. First, by the force of example—by being truthful and considerate in all his actions: this will have more influence than any religious exhortations could possibly have without it. If he remains satisfied with reproving and advising, without making Christian principle the rule of his own life, his hearers will ask, "Thou which teachest another, teachest thou not thyself? Thou that preachest a man should not steal, dost thou steal? Thou that makest thy boast of the law, through breaking the law dishonourest thou God?" And he will find that however backward men are to discern truth, they are quick enough at discovering inconsistency. But if the employed find in him an anxious solicitude for their welfare—if they find that he seeks to promote their temporal and spiritual interests—their attention will at once be directed to a religious faith which produces such happy results. A heart, obdurate to logic, will often yield to the appeals of disinterested kindness. There are many practical forms in which this kindness may shew itself. Where young men reside in a house of business, a library might be placed at their disposal; and one inducement be thus given not to waste their time in idleness and dissipation. Of Mutual Improvement and Literary Societies we propose to speak afterwards.

We think that much good might be effected by the establishment of Bible classes, superintended by the employer. Every

thing must depend, of course, on his ability and fitness for the work, and on the manner in which the classes are conducted. Their purpose would be best answered by not rendering the teaching strictly theological either in style or matter. The polemical cast of thought and language would be out of place. The Bible is so suggestive a book—it treats of facts and principles of such great moment—that, when properly read and explained, it must be interesting even to men who are not religious. History, biography, and science, may all be made to throw light upon and to illustrate its teaching. We see no reason why a Bible class should not be a source of entertainment in the highest sense.

Many other modes of advancing the spiritual good of the employed will suggest themselves to a generous and considerate employer. If his sentiments are right on this question he will soon find the way to give them practical expression. It is gratifying to know that there are many employers with whom Christianity is not only a *profession* but a *life*. They can be pointed at as examples to all their class. We have not to draw out some imaginary scheme of what an employer should be, and what he ought to do; but we can refer directly to models worthy of imitation. The merit is all the greater because their kindness “is not in the bond”—no human law compels it. They might, like many others, obtain labour at the lowest possible rate, make out of it the best profit they are able, and then consider the transaction at an end. There is nothing in this that society is disposed to censure: Christianity, however, asks for more; and, to the honour of many employers, this is remembered. They endeavour to love their neighbour as themselves: and especially are they called on to cultivate this spirit in regard to those with whom they daily associate, and by whose industry and talent they thrive. These are, indeed, their neighbours, whose welfare should be their constant study.

Here is an opportunity of shewing their faith in, and attachment to, the Saviour. For, “if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.”

But while we would appeal to employers on the highest grounds, we would at the same time remind them, that in acting with generosity and kindness to those under them, they will improve their business. Such conduct will yield a profit, and a large one. The employed will be incited to render themselves worthy of such treatment. They will be ashamed to damage, by their neglect, the interest of one who does so much to

promote their happiness. Indifference and idleness will be thrown aside; and all will feel that, while performing their duties, they are serving a friend. And is there no gain in this? There is most certainly a direct pecuniary gain. Let any one visit two factories, of which one belongs to a manufacturer who takes an interest in the well-being of his people, and the other to one who does not, and the superior aspect of the former will be seen at once. The order, cleanliness, and zeal of its work-people, tell their own tale; and the manufacturer finds that these qualities in those who work for him increase his profits. He may not give more than the market-price for labor; his discipline may even be stern and severe; but if guiding and controlling all there is a kind and just spirit, the employed will understand and appreciate it.

But the best result, after all, to the employer, is the satisfaction afforded by a good conscience. If wealth might be coveted, it would be for the power of blessing. To alleviate human misery, to rekindle hope, and to smooth the path of the unfortunate, are indeed proud privileges. They who enjoy, and from Christian motives, exercise them, must experience the highest happiness of which our nature is capable. And when, in addition to this, the employer earnestly labours to bring all that are within the range of his influence, to a knowledge of the truth as it is in Jesus; when no temptation can lead him to desert the cause of his Divine Master, he is laying up for himself imperishable treasures in heaven.

One of the first aims of a right-minded employer, will be to shorten the present hours of business. No general reform can take place without this. The movement now made in favor of shorter time, augurs well for the future, and it is probable that there will soon be a general reduction in the duration of employment.

III.—THE ABSTINENCE OF CHRISTIAN MEN FROM ALL SEMI-GAMBLING SCHEMES.—We have already attempted to point out the mischievous nature of speculation, and the temptation it offers to falsehood, undermining truthfulness of character, and thus destroying the very foundation of piety. If this evil is to be remedied, the result must be brought about mainly by professedly Christian men discountenancing the present system. So far, however, from this, many are found to give it their support; and while this is the case, it is in vain to hope that the world will be persuaded to relinquish it. On moral questions, men are wont to "compare themselves among themselves," and to justify their short-comings by appealing to the conduct of professed Christians

We are constrained to say, that religion is often banished from the shop and warehouse. The following example, which unhappily is not a singular one, is that of a tradesman, whom the writer states to have "for years remained, unchallenged, a leading member of a Christian Church." The case is given by the Rev. S. G. Green, in his Essay on the Working Classes. In ——— Street, London, there are two shops at a very small distance from each other. They both belong to the same man, and are in the same trade. One has all the appearance of a quiet, respectable house of business, and bears the proprietor's name; the other has a *feigned* name over the door, is plastered all over with announcements that the goods are selling off, as the owner is about to quit the premises; announcements which, to my knowledge have been there for *three years*. Unmarketable goods are transferred from the former shop to this, vamped up to make an appearance, ticketed with cards, on which a high price is first elaborately, and very visibly erased, with red ink, a lower sum being added below."

What must be the effect of such examples on tradesmen, who make no profession of religion, and on society generally? These things are not unobserved, nor is the man's character alone attacked; but the stigma is fixed upon the system he represents. Christianity suffers through the treachery of its false friends. It may, in some cases, seem difficult to decide in what transactions the Christian should refuse to take part: where there is a doubt, the safest plan is to keep aloof altogether. There is no doubt that a man is justified in seeking the best investment for his money, supposing the scheme to be honourable. He may hold railway or other stock; to this, of course, there can be no objection. But it is a very different thing when he begins to *traffic in shares*. When the chief business of his life is to watch the fluctuations of the markets, and to take advantage of every rumour that disturbs them—when his mind is occupied with the formation of plots and schemes to forward his own interests—it is morally impossible that he can have much inclination for the duties and pleasures of religion. And, as far as example is concerned, this constant eagerness in the pursuit of wealth, on the part of religious professors, has a most injurious effect. The world say of them that their piety is merely a blind, behind which they can pursue their designs at an advantage. A bad effect, too, is produced by Christian men, especially ministers of the Gospel, taking a prominent part in commercial transactions of the nature alluded to. The contentions of rival railway companies,

for instance, surely do not come within their sphere of duty. It is an undesirable atmosphere for any man to breathe, but for an ambassador of Christ—one commissioned to aid in establishing the kingdom which is not of this world—for him to become a party leader in the service of Mammon is degradation indeed. Happily, it is not often witnessed; but that it should occur at all is to be deplored.

There are, in this speculating age, many schemes, of the gambling tendency of which there is no doubt, and the Christian man of business may be tempted, by the prospect of large profits, to engage in them; but if he is wise, either in a religious or commercial sense, they will have none of his patronage. For after all, it will be found, in the end, that there is nothing more profitable than legitimate trade. How many tradesmen, decoyed by the railway bubbles of 1845, not only suffered the loss of their money invested in them, but found their business almost ruined in consequence. "He that walketh uprightly, walketh surely." And such a gambling spirit all Christian men should curb and discountenance.

IV.—THE CULTIVATION OF STUDIOUS HABITS.—The formation of studious habits may rightly be regarded as one of the best correctives of the Mammon-worshipping spirit; for by it all the treasures of wisdom and knowledge are laid open to the mind—treasures, which, when once seen, and their worth duly apprehended, never lose their attractions. The loveliness of truths unchanging; and he who diligently seeks after her, will find that he is taking the shortest road to happiness; for the more he seeks the more will he find his toil rewarded, while his desire is increased to penetrate the almost unexplored country which extends itself on every side.

The advantages of studious habits to young men employed in business are very great. Their passions and understandings must be beneficially engaged. Emulation and the desire for advancement must have appropriate fields to work in. It is useless to talk and write against immorality and the waste of time, unless some more excellent way is pointed out. The mind will not remain in a negative state. And if left in ignorance of its true interest and worth, it will say, "Evil be thou my good." Especially is this the case with young men; for with them the mind is more disposed to activity, and the passions are stronger than at a later period of life. Generally there is nothing they are less inclined to than quiescence and torpor. So true is this that even those who have character for idleness and habitual neglect of

their business, will follow what they call pleasure with a greater amount of toil and anxiety than the drudgery of a trade calls for. Night after night will they frequent ball-rooms and casinos, returning home at two or three o'clock in the morning. Even on the Sabbath they will seek out some rooms where they may enjoy themselves amidst the fumes of smoke and beer. In addition they perhaps carry on a trifling and ridiculous correspondence with their associates, whose character it is needless to describe. These men appear jaded and worn, by excessive employment; but the truth is, this appearance results from dissipation. After all their devotion to pleasure, they are not happy; this they will generally admit themselves. Now, to them, the cultivation of studious habits, is of the highest moment; because, while offering for their companionship the noblest of mankind, it will lead them to estimate sensual indulgences at their proper value; and to substitute for them a pure and lasting source of pleasure.

To secure time for study is of course the first thing to be thought of. This is seen by benevolent men who are now making efforts to shorten the hours of business; and employers are rightly called upon to support this movement. But young men should show that they are determined to make a good and sensible use of the time thus gained. For if they mean to frequent dancing rooms, or otherwise to squander their leisure time, they might as well remain behind the counter. Indeed this would be the less of the two evils. Supposing it admitted that an employer has no right to keep his people at work till nine or ten o'clock in the evening, still it is not to be expected that he will take any warm interest in shortening the hours of business, unless he perceives some good to result from so doing. If he sees that where time has been granted it has been misemployed, he will be inclined to oppose rather than to support the movement. For dissipation is the foe of business; and it will usually be found that the most moral man makes the best servant. The true policy of the employer, then, is to shew that they desire to obtain greater leisure in order that they may become wiser and better men.

There are some who suppose that business and study are incompatible, and that to become learned and cultivated it is necessary that a whole life should be devoted to learning. But this is a great error. The moderate pursuit of business is rather favourable than otherwise to the progress of intelligence. A deeper acquaintance is thus made with human nature than could be obtained by the study of books alone, and where the employment does not produce bodily fatigue, the mind enters with ardour upon intellectual studies. These will yield a greater en-

joyment, the more mechanical may have been the previous occupation. "To pass our time," says an eminent writer, "in the study of the sciences, in learning what others have discovered, and in extending the bounds of human knowledge, has, in all ages been reckoned the most dignified and happy of human occupations; and the name of philosopher or lover of wisdom is given to those who lead such a life. But it is by no means necessary that a man should do nothing else than study known truths, and explore new, in order to earn this high title. *Some of the greatest philosophers in all ages have been engaged in the pursuits of active life*; and an assiduous devotion of the bulk of our time to the work which our condition requires, is an important duty, and indicates the possession of practical wisdom. This, however, does by no means hinder us from applying the rest of our time, besides what nature requires for meals and rest, to the study of science; and he who, in whatever station his lot may be cast, works his day's work and improves his mind in the evening, as well as he who, placed above such necessity, prefers the refined and elevating pleasures of knowledge to the low gratification of the senses, richly deserves the name of a true philosopher.*

What business-men require, in their hours of leisure, is, systematic mental occupation. Only in this way can the fatigue and worry of business be effectually overcome. It is a mistake, to suppose that there is anything refreshing in idleness. Varied and unmonotonous employment best contributes to the healthful action of the mind and body. And where can be found such a pleasing variety as that which knowledge offers? Like one ascending a range of mountains, we no sooner attain the summit of one peak, than we behold another rising before us—each step upward introducing us to more expanded scenes of sublime beauty. We are permitted, it is true, to know only in part the laws of the universe and of our being; but in attaining this limited knowledge, we experience the greatest happiness. The desire for happiness is common to all the rational creation, and it is the motive which works most powerfully in human affairs. The wants of irrational creatures are soon supplied; but the satisfaction of his animal appetites, is not the end for which man exists; and if in them he places his chief good—if he thinks that he can support the soul by such food—he will find, that though blooming and fair to look upon, such indulgences will, like the apples of Damascus, turn to ashes in his mouth. A soul destined for immortality, can find repose only in God and truth.

* Lord Brougham's Treatise on the Objects, Advantages, and Pleasures of Science, p. 39.

Mental improvement must be pursued methodically. A plan of study for each evening in the week should be drawn out, and adhered to as closely as possible. The subjects—whether languages, general literature, or science—should be arranged so as not to keep the mind occupied too long with one topic. Systematic courses of reading are essential, and should be followed pen in hand, in order that any passage of striking excellence may be transferred to a common-place book. In some cases it is desirable to epitomize a work. But, whatever plan may be followed, the grand thing is, to be animated by the right spirit—mindful of the words of an ancient philosopher, that if we are lovers of learning, we shall be learned. And it is an incentive to the pursuit of knowledge, that we shall thereby become acquainted, not merely with the laws of physical science, but with man himself. The characteristics of barbarous and civilized life; the savage pacing his native wilds with uncontrolled freedom; the citizen bowing in homage to the majesty of law; and the thousand forms in which human character exhibits itself—are themes for untiring contemplation. The wise man will profit by his observation of man and the world. He will reflect on the station he holds in the system of creation; and having ascertained, in some degree, the extent of his powers, he will carefully consider the proper method of their application. Feeling his relation to God, he will retire at times from the tumult and confusion of the busy scenes of life, to study His revealed perfections. When we have excluded from our attention the harassing cares of business, thought will succeed thought in pleasing and quick succession. In solitude, the ambition of display which the society of others is calculated to foster, will be subdued; and there will be fewer inducements to sacrifice truth to a restless desire of mental superiority.

“For from the birth
Of mortal man, the sovereign Maker said,
That not in humble or in brief delight,
Not in the fading echoes of renown,
Power's purple robes, nor Pleasure's flowery lap,
The soul should find enjoyment; but from these
Turning disdainful to an equal good,
Through all the ascent of things enlarge her view,
Till every bound at length should disappear,
And infinite perfection close the scene.”

5.—LITERARY INSTITUTES AND MUTUAL IMPROVEMENT SOCIETIES.—Supposing a young man to be desirous of improving his mind after business is over, means to enable him to do so must be provided. Literary and Mechanics' Institutions were

established for this end; and, if properly conducted, would answer the purpose well. But hitherto they have proved unsuccessful. In the metropolis, particularly, their decline has been very marked within the last few years. It is, therefore, of great importance to discover the causes of failure, and whether it is possible to remove them. At first sight it might be supposed, that indifference on the part of young men was the principal cause; but a nearer examination will prove, that the ill-success of these institutions results mainly from errors in management. Indeed, there are multitudes of young men who would rejoice in the establishment of an evening college, in which study should really be the object of pursuit. Nor would they object to pay double the fees demanded by present institutes. Managers and committees have under-estimated the intellectual tastes of their subscribers; with a large number of whom, the object in joining was instruction, and not amusement. They did not come in quest of balls, concerts, and musical lectures; nor did they subscribe their money for such objects.

It was in the year 1824, that what are termed Mechanics' Institutions took their rise. They started full of promise. The London Mechanics' Institution received the support of such men as Henry Brougham, Cobbett, Jeremy Bentham, and David Wilkie. Men of all sections in politics and of different religious views gave their aid to the movement, which rapidly extended itself to the provinces. And though the expectations of those who founded them have not been realized, and many are but weak in resources, yet the result has been most beneficial. "Amid all the changing of views and plans, the constant establishment of new institutions, and the gradual decay of some among the old, there are now in England alone about 400 such institutions, which, with the help of more than half a million volumes of facts and fictions, poetry and prose; of about 4,000 lectures given every year on all conceivable subjects; of classes for instruction, from the English alphabet to the Greek classics, and from the multiplication table to the differential calculus; of reading and news rooms, supplied with all the leading newspapers and other periodicals of the day; of great annual *soirées*, where lawyers and divines, merchants and manufacturers, lords and commons, proclaim the advantages of knowledge and the blessings of education—are endeavouring, with badly-filled treasuries, and more loud-sounding patronage than actual support, to give instruction of some kind or other, to the public in general, and their hundred thousand members in particular, no proper estimate can be formed of the good influence of all this. It is the misfortune of most

useful institutions, that their beneficial results seldom come prominently before the public. They are often confined to narrow private circles, where their influence is not the less because it is hidden from the public eye. These hundred thousand members must be made better both in intellect and morals by their connexion with these establishments; for no one can read such books as their libraries contain, or listen to the public lectures, or read the best periodical works of the day, or attend evening classes, or listen to great sentiments uttered by great men, without learning something and feeling better than before."*

A literary and scientific institution should be devoted to literary and scientific purposes. The object of the directors has too often been to swell the list of subscribers by providing every species of attraction. By this means, the institution for a time appears to flourish. The *soirées* are successful, and the musical lectures crowded; but such enthusiasm soon flags, and the subscribers are easily drawn away to new societies which put forth a more tempting programme. Music is a wholesome recreation, and in its proper place may be cultivated with advantage. But that place should not be an institution formed to promote mental cultivation. It is not pretended that the musical lectures given are of an instructive character, the object is merely amusement. The lecturer knows this well enough, and his observations are introduced merely to allow the vocalists and instrumental performers some rest between the illustrations. If he were to attempt more than this, he would soon be considered dull and uninteresting. The expense of these lectures is considerable, one of them often costing a sum for which twenty valuable volumes might be added to the library. It appears, that out of a thousand lectures recently delivered, 912 were on literary and scientific subjects, and 88 on musical, concerts not being included. This is a large per centage; and we believe, whatever temporary *éclat* may have attended the musical entertainments, they have not permanently aided the institutions.

The man who should establish an evening college, where, in addition to elementary classes, there should be others more advanced, conducted by competent professors; and admission to which should be granted to young men engaged in business, upon payment of moderate fees, might justly be called a benefactor of his country. Nor is it too much to hope, that in this country of merchant princes, some Christian patriot should resolve to devote his wealth to this noble purpose. The moral results would be a sufficient reward. Though such an institution could not chris-

* Messrs. Chambers's Paper on Mechanics' Institutions.

tianise a man, or change his character, yet would it curb the power of evil, and, by a variety of motives, prevent him from running to the same excess of riot, "as do they who are moved only by their animal instincts." Is it nothing to withdraw a man from the haunts of vice—from the theatre and the public ball room, to listen to the teaching and illustration of scientific truth? To substitute for these places of so-called amusement the museum, the library, and the laboratory, is surely no slight good. For such is the nature of knowledge, that the acquisition of one truth increases the desire to know others. And in this, as in everything else, the goodness of God is manifest. For by this longing after wisdom the mind is led to look for its happiness to higher sources than the amassing of wealth, or than successful speculations. And, though it may commence by considering the laws of nature, yet, in the end, it may be led to look to nature's God. Science, indeed, is not religion; but to religion ignorance is directly opposed.

Mutual improvement societies are of a private character, being usually formed by a few young men for the discussion of subjects of interest. A library is sometimes established. Though these societies are small and unpretending, the good derived from them is great. Many of the best supported and conducted literary institutions have originated in this way. They have developed themselves gradually, and their prosperity is consequently greater. One recommendation of mutual improvement societies is, that they can be carried on at very little expense. The members, also, are enabled to profit more largely from the knowledge they severally possess, than if they were connected with larger bodies.

But these societies and literary institutions are to be regarded only as a means. They should be used as aids to mental and moral improvement; but nothing is to be expected from them without persevering study. He who expects to advance in knowledge, while he devotes every other evening to frivolous amusements will be disappointed. He will find himself mentally starved. "He that worketh not, neither shall he eat," is as true of the intellect as of the body.

VI.—THE INFLUENCE OF THE CHRISTIAN MINISTRY, AND RELIGIOUS OBSERVANCES.—Much has been written upon the influence of the pulpit, and yet not more than the subject merits. As Christianity is undoubtedly the strongest hope of those who desire to see social evils done away, so is it natural to turn to its professed and appointed teachers, for instruction as to the best mode by which they can be removed. As these evils arise

• mostly from moral perversity, from the habitual neglect of the example and precepts of Christ, the minister of the gospel is, necessarily, from his very position, a social reformer. His object is not only to direct men to the road that leadeth to eternal life, but, also to remind them that God must be served upon this earth. In duty there is no future; it is always *now*. We are not to live at random, indifferent to the interests of others, and careless as to what principles guide us in our intercourse with them. The same being who commands us to love Him supremely, requires us to love our neighbour as ourselves. The divine love which moves on the surface of the heart is to extend its motion, in ever-widening circles, over the ocean of humanity. Christianity is the union of God and man. And were a man to say that he was so engaged in thinking of and preparing for the future world, that he must neglect his duties in this, we should know that he had wholly misapprehended the nature of religion. The Christian cannot divide his existence into sections, in some of which he is guided by the law of God, and in others by the law of selfishness. The one great principle of love must run through its whole course. Hitherto there has been too much exclusiveness in religious teaching. Life, with its interests and its duties, is but partially dealt with. This may, perhaps, arise from an apprehension of falling into the error of Romanism—of substituting works for faith. But where the *whole truth* is proclaimed, this fear is groundless. The danger arising from the want of practical teaching is, that men rest in a complacent and luxurious piety, and are disinclined to reduce their principles to practice. They become inclined to regard benevolent action as inconvenient and unnecessary; forgetful of the example of their divine master, “who went about doing good.” Through the instrumentality of the Christian ministry, the Church may be awakened to a proper sense of its high duties.

• It is a gratifying circumstance, which augurs well for the future, that sermons should recently have been delivered in all parts of the metropolis in favour of shortening the hours of business. Let this course be only generally followed, and the evil of late employment will be abolished. But there is not one of the evils of our commercial system that we have noticed, which might not be mitigated or removed by the same means. More or less, they all have their origin in moral disorder, and, therefore, come directly within the province of the Christian teacher. If he neglects his duty in this matter, the enemies of religion will mark the advantage thus given them, and will seek everywhere to spread the conviction, that religion is opposed to

social progress. They will point out to the toiling millions that no man careth for them. Unhappily, this is not a thing of conjecture, but of history. In every large town there are lecture-halls, which are crowded every Sunday evening with the disciples of a new social philosophy. If any good sentiments are uttered there, they are taken from Christianity, though it may not suit the purpose of the lecturer to say so. Why should this vantage ground be yielded by Christian men? While jealous of the rights of property, even to strict conservatism, they should, with equal zeal and candour, point out its duties; they should insist upon the duty of kindness and considerateness on the part of employers, upon the substitution of the spirit of brotherhood for that of a calculating selfishness, and upon the observance of strict integrity in all transactions; they should show, both by their example and their exhortations, that the measure of duty is not what we receive from our fellow-men, but what we owe to God. Every man is to look upon the things of others.

For the preservation and advancement of society there is required no new religious system; it is only requisite that the truths of revelation should be received and acted upon in all sincerity. It requires high moral courage in a Christian minister to reprove the errors of professing Christians; yet is this one of the most imperative duties of the ministerial office, the faithful discharge of which the Church and the world alike demand. The position of a minister of the Gospel, so far from disqualifying him from dealing with the morality of business, is one that eminently qualifies him for arriving at a right conclusion on the question. Unconnected as he is with commercial affairs, his feelings and opinions are less likely to be pre-engaged in favour either of the employer or the employed. The position, therefore, that he occupies is of a judicial character. The views he takes of a subject will generally be large and comprehensive, such as might be looked for in a well-educated and disciplined mind; above all, he will be guided in his decisions by the revealed will of God. Such are the advantages which he enjoys for forming a correct judgment on the actions of men around him. He may know little or nothing of the practical details of business; but this in no wise hinders him from accurately pointing out the moral principles on which it should be conducted. He will not be blinded to the spiritual evils arising from the present system of business by that restless spirit of accumulation which takes possession of thousands, whose daily calling leads them to the market and the Exchange. Such, at least, is what, from the nature of the case, we are justified in expecting; and we believe that, generally, it

will be found true in fact. It is impossible to take this view of the case without desiring to see the Christian ministry taking a warm and decided interest in the purification of commercial life. When we think on what might be done by this agency, we are impatient to see the work proceed. It has a mission to fulfil, compared with which the greatest political reforms are unimportant. What is free trade—the opening of the ports of the world—compared to that moral liberation of commerce which remains to be achieved? He that aids in this mighty work, assists in laying the foundations of national and individual prosperity deep and secure.

The preachers of Christianity are as watchmen placed on towers to recall wandering souls to truth and God. If they fail, if they cannot overcome the untruthfulness and mammon-worship of this bustling age, where are we to turn for hope and succour? But if they carry out in all their fulness the commands of their divine Master; if they reprove the world of sin, and at the same time point out the more excellent way, failure is impossible. When hard pressed in the fight and doubtful of victory, when darkness and confusion seem to increase at every step, the assurance of their great Commander shall bring them peace. "In due season ye shall reap; I have overcome the world." While there is much that is cheering in the present aspect of the Christian world, it cannot be denied that there are some dark shadows resting upon it. Loose ideas of morality in trade are very prevalent. Even Christian men are often found engaged in practices of at least doubtful propriety. They are tempted every moment to join the eager crowd who rush by in pursuit of wealth; nor is it by their own strength that they can remain "firm and immovable." If the practice of trading-frauds by a member of a Christian church is allowed to pass unproved, a three-fold evil results. The religious professor will be induced to regard his conduct as venial, and will frame excuses of some sort to quiet his conscience. Knowing his truthfulness of character to be gone, he will become less and less scrupulous as to his actions; in the same way that a man deeply in debt becomes reckless with regard to his expenditure. This soon leads to the loss of spirituality of mind; and the form of godliness will be retained, long after the power has fled. A further evil is that other professing Christians may be led to follow this example, "One sinner destroyeth much good." If a man of wealth and station forgets his Christianity when in the counting-house and the market, the danger is increased. For persons in inferior positions will excuse their immoralities by adducing his example. The

third and most fatal evil consists in the influence which such conduct exerts upon society at large. Whether the world will ever arrive at so rational and dispassionate a state, as to be able to consider truth apart from those who profess and advocate it, is difficult to determine. But it is certain we have not arrived at it yet. Men expect a teacher of learning to be learned, and of morality to be moral. And, if they find the theory and the practice disjoined, they will estimate at very little both the teacher and his science. This may be very unphilosophical; but it is true as regards the mental condition of men generally; and the explanation is found in the fact that the mass of men are not philosophers.

If the church of Christ is to exert its full influence on society, its members must shine as lights in the world. The Christian should be as easily recognised in the market, as in his wonted place of worship. Too often is it the case that a man, kind, generous, and upright in his conduct at home or in the church, is overbearing and harsh to those engaged under him in business. With some this disposition is natural, with others it is assumed, under the mistaken notion that it is favourable to discipline. This double-mindedness is evidence that little progress has been made in the religious life. For where the truth has been fully and cordially received, it henceforth accompanies a man, like a ministering angel, through all the scenes of life. He cannot exist apart from it. It is impossible for a faithful disciple of Christ habitually to forget his Master. And if we see one who makes this profession daily neglecting his Lord's commands, if he becomes the oppressor and defrauder of his brother, we are compelled to conclude that the love of God is not in him. The genuineness of faith will be shewn in doing justice and loving mercy. "Faith," observes Dr. Barrow, "and a good conscience are twins, born together, inseparable from each other, living and dying together; for the first, faith is (as St. Peter telleth us), nothing else but the stipulation of a good conscience, fully persuaded that Christianity is true, and firmly resolving to comply with it: and 'The end of the evangelical doctrine is charity out of a pure heart, and a good conscience, and, faith unfeigned,' whence those apostolical precepts 'to hold the mystery of faith in a pure conscience;' and 'to hold faith and a good conscience, which some having put away, concerning the faith, have made shipwreck;' a man void of good conscience will not embark in Christianity; and having laid good conscience aside, he will soon make shipwreck of faith, by apostasy from it. Resolute indulgence in any one just is apt to produce this effect."

The aim of the Christian should be to keep himself pure from the evil desires which constant association with the world is apt to awaken, at the same time exhibiting in his own character the full and beautiful proportions of Christian morality. In business it should be sufficient to know that a man is a Christian to place implicit reliance on his uprightness. But could this be done with many professors of religion? Are frauds in trade practised only by those who never frequent the house of God, and who profess indifference or opposition to religion? Is the "pride of life" confined to the gay votaries of pleasure and ambition? Is the temper which gives grudgingly, which regards money devoted to religious and benevolent purposes as little better than an absolute loss, unknown within the circle of the Christian church? Is rust found only on the gold of the miser who acknowledges no God? Do they who bear the name of Christ follow His footsteps? Do they bear the burdens of the suffering and oppressed, and so fulfil His law? When they are prosperous in business and their riches are increased, does their love to God and their poorer brethren also increase? Is the truth never forgotten, "that one is our Master, even Christ, and all we are brethren?" But though the church has not done all that a perfect allegiance to her Divine Master requires, yet has she achieved enough to give an earnest of her future triumphs. It would be easy to point to thousands of commercial men who live under the elevating and practical influence of Christian principle. And what forbids us to expect that their number shall be multiplied? We may see clouds on the horizon, but they shall disperse before His presence who is clothed with light as with a garment. Evils that seem the most difficult to overcome, will vanish when the church appears before the world "fair as the sun, clear as the moon, having the glory of God, prepared as a bride adorned for her husband." It is her glorious mission to exalt, high above all the pomp and splendour of this world, Christ, who is her King and Saviour. To Him she can direct the wandering eye of those who seek for permanent good, as the only object deserving their faith and love; teaching them to lay up for themselves treasures in heaven, and thus to work for eternity as well as for the present hour. In this way alone can pure and lasting happiness be gained; "a perpetuity of bliss is bliss."

VII.—THE PARAMOUNT IMPORTANCE OF SPIRITUAL-MINDEDNESS.—For a man to pass safely through this life—to come unhurt from the cares and temptations of business—he must be spiritually-minded: this way alone can he obtain life and

He must renew his strength day by day, by waiting on the Lord. Prayer is not only a privilege, but a duty; without it, religion will die, and God be forgotten. It keeps alive in the soul a sense of His existence, and of our dependence upon Him for all temporal and spiritual good; it is the highest employment of which the mind is capable. The Being to whom it is offered is the Creator and Redeemer of the world, whose glory is incomprehensible, and His ways past finding out. We are invited to hold communion with God, the Source of holiness, the Giver of every good and every perfect gift. But we must approach Him in the appointed way, and with fervency and sincerity. "God is a Spirit; and they that worship Him, must worship Him in spirit and in truth." Our prayer, too, must be constant and habitual; and, for this end, stated periods should be set apart. If this is done by the man of business, he will not fail to reap a rich reward. As often as he approaches the Source of spiritual life, his piety will burn with a purer and brighter flame. With the eye of faith he has looked upon the glory hereafter to be revealed; and he can estimate at their real worth the riches and the show of this life. He has seen Jesus; he has contemplated His perfect holiness; and he knows, that to be a true follower of the Redeemer, he must live a life of truth: he must turn aside from the temptations of ambition and covetousness, and obey the voice of God. In the revealed will of God are to be found the means by which the doubting are reassured, and the ignorant enlightened. Let him meditate upon it day and night. It has given light, strength, and knowledge to millions now no more; and shall continue to do so through the ages that are to come. Christianity is the mirror in which the goodness and glory of God are reflected. "We all with open face beholding, as in a glass, the glory of the Lord, are changed into the same image from glory to glory, even as by the Spirit of the Lord." We are, then, to consult this mirror, with the Spirit of all grace for our instructor. And thus may the impressions which the cares and temptations of this life leave upon the soul, be speedily effaced,

"And leave no other name
But Christ's recorded there."

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